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## Small Business Program

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### ABS Reference Guide

May 2020

### Allied Benefit Suite (ABS)



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## Overview

Allied Administrators has developed the comprehensive Allied Benefit Suite (ABS) that consists of Dental, Vision, Life, Long-Term Disability, and a Personal Protection Plan (P3). This benefit solution is a natural extension of Delta Dental's Small Business Program (SBP) delivered through Allied Administrators that is designed for groups with 2 to 100 employees.

The goal of ABS is to continue to offer convenient, high-quality products for the small business market. Many companies would like to offer these types of products to their employees, with a single, combined 5-Star service provider rather than working with several different carriers/administrators. Through ABS, employers will be able to have cost-effective ancillary products housed under one roof with consolidated billing and servicing. The Allied website has been enhanced to allow employers to manage these consolidated plans on a single platform.

## Product Overview

Delta Dental products are the key component of ABS. In order to access the other products in ABS, a group must first sign up for Delta Dental coverage. Once a group has unlocked access to the other products, they can purchase one or as many of the products necessary to fit their employee population's needs.

Allied has sourced partners for ABS that we believe match Delta Dental's level of quality as well as providing the right level of value and exemplary service for small businesses.

## Detailed Product Descriptions

Allied has worked with each of the carriers in an attempt to align the product requirements as closely as possible with the current Delta Dental underwriting requirements. This includes:

- Minimum Number of Employees – 2
- Out of State Restrictions – None
- Eligible Employees – Full-time, permanent employees only; No part-time or temporary employees are eligible
- Eligible Dependents – Spouse/domestic partner and children up to age 26

The product sections below outlines specific features and requirements that are unique to the respective product.

### Delta Dental

The current Delta Dental products offered through SBP will continue to be offered as part of ABS, including PPO, DeltaCare, and voluntary plans. There are no changes to any of the plan features or underwriting guidelines.

### VSP

A new VSP product has been developed that has the same nationwide coverage along with improved features compared to the current offerings. Specific plan requirements include:

- One Plan Design –
- Participation requirement – None
- Waivers – Allowed
- Contribution Requirement – None

- Ineligible Industries – Match Delta Dental rules
- Voluntary Plans – Allowed
- Groups with existing VSP contracts can only move to the ABS VSP plan at the end of their contract term.

### Equitable Life and Disability

Equitable is increasing access to its industry leading life and disability products to the small business space through ABS. Specific plan requirements include:

- Life Plan Options –
  - Groups with 2-99 EEs: Flat \$15K, \$25K, \$50K, with matching AD&D
- Long-Term Disability (LTD) Plan Options – Up to 60% income replacement with the maximum benefit up to \$10,000 per month
- Dependent Coverage – None
- Participation Requirement – 100% employee participation
- Waivers – Not allowed, all full-time employees must be covered
- Contribution Requirement– 100% employer-paid
- Eligible Employees – All F/T employees working at least 30 hours per week
- Ineligible Industries – Certain SIC codes are ineligible. Refer to Appendix #3 for a complete listing.
- Voluntary plans – not available at this time.

### Personal Protection Plan

Allied has partnered with The Alliance for Affordable Services to assemble a set of services that are high-value and low-cost for small businesses. The services include:

- 24/7 Doctor Access
- Identify Theft Resolution Services
- Global Emergency Assistance
- Legal Services.

Specific plan requirements include:

- Single plan that covers all four services
- Dependent Coverage – Entire family, including employee, spouse/domestic partner, and dependents up to age 26 (legal dependent status is based on the laws of the state where the employee/dependent resides)
- Participation Requirement – 100% employee participation
- Waivers – Not allowed, all employees must be covered
- Contribution Requirement – 100% employer-paid
- Ineligible Industries – none
- Voluntary plans – not available.

Detailed Plan Descriptions can be found in the Appendix sections:

Delta Dental	Appendix # 1 – Delta Dental
VSP Vision	Appendix # 2 –
Equitable Life & Disability	Appendix # 3 – Equitable
Personal Protection Plan	Appendix # 4 – Personal Protection Plan

## Quoting

There are number of ways brokers may currently provide quotes to their clients. These include working through a GA to provide a quote or using a quoting tool.

### Dental

The current quoting process will remain unchanged. Rates are available for two years.

### Vision

The single VSP plan has a three tier rating structure for PPO and DeltaCare plans, and a four-tier rating structure is offered for options and voluntary plans. Rates are available for two years to match Delta. The rates will be as follows:

#### Three Tier

- |                                   |         |
|-----------------------------------|---------|
| • Employee Only                   | \$ 8.12 |
| • Employee + 1 Dependent          | \$15.42 |
| • Employee + 2 or more Dependents | \$22.74 |

#### Four Tier

- |                         |         |
|-------------------------|---------|
| • Employee Only         | \$ 8.12 |
| • Employee & Spouse     | \$16.64 |
| • Employee & Child(ren) | \$17.28 |
| • Employee & Family     | \$29.95 |

### Life

The life rates will be based on group size and are uniform per \$1000 of benefits. Current life rates are:

- <10 EEs = Age Banded based on average age of the group. Contact Allied for a quote
- 10-99 EEs = \$0.15/\$1000 Life & \$0.02/\$1000 AD&D

These rates are available for two years.

Note: AD&D is linked to the Life product and the two products cannot be sold separately. Applications must be dated on or before the effective date and received by the 5<sup>th</sup> of the month.

### Long Term Disability

Long-term disability plans will be quoted by Equitable on a case-by-case basis and only quoted alongside an Equitable life plan. Allied will submit the information to Equitable and then send the quote to the GA/broker when received from Equitable. New group quotes for the disability product are typically provided within 3 business days.

### Personal Protection Plan

There is a single rate of \$7.50 per employee regardless of the number of dependents. Rate available for 2 years from May 2020 – December 2020.

## New Group Submission

Allied Administrators has worked hard to keep the number of new forms as minimal and simple as possible. All group submissions must be received at Allied by the 5<sup>th</sup> of the month for coverage. Exceptions may be granted for all lines of coverage up to the 15<sup>th</sup> except for Equitable.

### Dental

The current group application will not change and groups can submit either paper or census enrollments. The following information is required for a new group:

- 1- Group Application
- 2- Quarterly wage report, DE-9C with status of each employee
- 3- Enrollment Forms/Census
- 4- Waivers - Do not count against participation (employee must list source of other coverage when waiving)
- 5- Check made payable to Allied Administrators or a completed ACH form
- 6- Voluntary Plans – Prior carrier bill and booklet

### Vision

The new VSP program no longer requires enrollee and dependent eligibility to mirror Delta Dental. With this new enhancement there are now additional requirements for a new group submission.

- 1- Group Application- Be sure to reference appropriate tier on application
- 2- Enrollment Forms/Census – Separate enrollment forms and census must be submitted since enrollment is not tied to Delta Dental forms
- 3- Confirmation the group is not mid-contract with a VSP plan.

### Life

This program is 100% employer paid and requires 100% participation, waivers are not allowed. Refer to Appendix 3 for a list of excluded SIC codes. The group application must be signed by the employer prior to requested coverage month. The following documents are required for a new sale:

- 1- Group Employee Benefits Application
- 2- Employer Verification Form Signature Page
- 3- Standard Commission Schedule- Broker only
- 4- Census
- 5- Rate Quote

### Disability

This program is 100% employer paid and requires 100% participation, waivers are not allowed. The group application must be signed by the employer prior to requested coverage month. The following documents are required for a new sale:

- 1- Group Application
- 2- Employer Verification Form Signature Page
- 3- Standard Commission Schedule- Broker only
- 4- Census (Salary is required for LTD plans)
- 5- Rate Quote

## Equitable Appointments

If a broker has not sold Equitable they must register submit the Producer Appointment Form to become appointed within 15 days of the client signing the group application. If this is not completed, the submission will not be accepted and a new application will need to be completed with a new effective date after the broker appointment is finalized.

## Personal Protection Plan

This program is 100% employer paid and requires 100% participation, waivers are not allowed. The following documents are required for a new sale.

- 1- Group Application
- 2- Enrollment Forms/Census

## Marketing Materials

Each carrier has provided marketing materials to help brokers understand and sell the product.

Delta Dental	Marketing Brochure (Appendix 1)
Eye Med Vision	Eye Med Short Brochure (Appendix 2)
Equitable Life & Disability	Employer Flyers (Appendix 3)
Personal Protection Plan	Benefit Details (Appendix 4)

## Group, GA, and Broker Support

Allied is widely known to set the standard for TPA customer service. Groups, GA's, and brokers alike rely on Allied to provide 5-star service from submission through ongoing maintenance. Currently, there are two options for ongoing group policy service:

- **Phone and Email Requests** – Allied staff is available from 6:30 am through 4:30 pm PT, Monday – Friday to handle requests from groups, GA's and brokers via phone or email. Most requests are completed within 2 business days from receipt.
- **Online Self-Service** – Groups have the option to handle some changes via the self-service function available on Allied's secure portal, including employee terminations.

Allied will be providing a welcome email to every new group once they have been approved by underwriting along with a username and password to login to [deltasba.com](https://deltasba.com) . Once logged in employers have access to the following all in one place.

- 1- View enrollment
- 2- Add/Term employees for their chosen benefit suite
- 3- Set up online payment options and alerts
  - a. This can be single payments or the group has the ability to set up automatic payments within certain parameters.
- 4- Download contract related documents and forms

Employers that do not wish to receive documents electronically are mailed documents as well as have access to their documents through the online portal.

## Billing & Commissions

All billing and commissions are handled by Allied and through consolidated statements and payments. This is one of the key differentiators of ABS that groups, GA's and brokers will find extremely valuable as it makes handling multiple benefits much easier.

Broker commissions are a flat 10% for all lines of coverage.

GA Commissions vary by product and the percentages are below:

- Delta Dental: 4%
- Vision: 4%
- Life: 5%
- P3: 5%

## Enrollee Support

Enrollees will work directly with the carriers for any claims or services they may need. In addition, enrollees can contact the carrier for the following needs.

### Dental

Enrollees can login to [deltadentalins.com](http://deltadentalins.com) to print an ID card, review claims details, or calculate the cost of an expected procedure comparing multiple Delta Dental providers. In addition they can call Delta's customer service line 800-765-6003 5:00 am through 5:00 pm PST, Monday-Friday.

### Vision

Enrollees can call VSP's customer service line 800-877-7195 5:00 am through 8:00 pm PST, Monday-Friday.

### Life & Long Term Disability

ID cards are not provided for this benefit. Employees can call 800-777-6510 8:00am through 7:00pm EST, Monday-Friday for questions regarding their coverage, selecting beneficiaries, or for assistance in submitting a claim.

### Personal Protection Plan

Each employee will go to a dedicated activation portal [startmybenefits.com](http://startmybenefits.com) to access their benefits and download ID cards. Once this has been activated they have access to each of the four benefits options provided through dedicated 1-800 customer service lines. To begin using the 24/7 doctor services employees and their dependents will have to set up a login with Teledoc and complete their personal profile.



## Appendix # 1 – Delta Dental

### Delta Dental PPO Benefit Designs<sup>1</sup>

Open network plans combine savings with access to dentists where enrollees need them.

**Employer-Paid Plans** (Employer contribution of 75% or more)

Group Size	Classic											
	2-4 Enrolled Employees				5-99 Enrolled Employees							
Plan	PPO		PPO Plus Premier		PPO				PPO plus Premier			
	Value		Enhanced		Value		Enhanced		Value		Enhanced	
Coinsurance for	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO
Diagnostic and Preventive (D&P) Services	100%	100%	100%	100%	100%	100%	100%	100%	100%	80%	100%	100%
Basic Services	80%	80%	80%	80%	80%	80%	90%	80%	90%	60%	80%	80%
Major Services	50%	50%	60%	50%	50%	50%	60%	50%	60%	50%	60%	50%
Endodontics & Periodontics	80%	80%	80%	80%	80%	80%	90%	80%	90%	60%	80%	80%
Oral Surgery	80%	80%	80%	80%	80%	80%	90%	80%	90%	60%	80%	80%
Orthodontics	Not covered		Not covered		Optional (See below)		Optional (See below)		Optional (See below)		Optional (See below)	
Calendar Year Deductible (per enrollee)	\$50		\$25	\$50	\$50		\$50		\$50		\$25	\$50
Deductible Waived for D&P?	Yes		Yes		Yes		Yes		Yes		Yes	
Calendar Year Maximum (per enrollee)	Optional (See below)		Optional (See below)		Optional (See below)		Optional (See below)		Optional (See below)		Optional (See below)	
Waiting Period	None		None		None		None		None		None	
Fee Basis	PPO <sup>2</sup>		PPO plus Premier <sup>2</sup>		PPO <sup>2</sup>		PPO <sup>2</sup>		PPO plus Premier <sup>2</sup>		PPO plus Premier <sup>2</sup>	
Rate Tier	3 Tier		3 Tier		3 Tier		3 Tier		3 Tier		3 Tier	
Optional Benefits												
Calendar Year Maximum (choose one)	\$1,000 \$1,500		\$1,000 \$1,500		\$1,000 \$1,500 \$2,000		\$1,000 \$1,500 \$2,000		\$1,000 \$1,500 \$2,000		\$1,000 \$1,500 \$2,000	
D&P Maximum Waiver* option <sup>4</sup>	Optional		Optional		Optional		Optional		Optional		Optional	
Orthodontics (Child only; requires 10 primary enrollees)	Not an option		Not an option		50%		50%		50%		50%	
Orthodontic Lifetime Maximum (choose one)	Not Applicable		Not Applicable		\$1,000 \$1,500		\$1,000 \$1,500		\$1,000 \$1,500		\$1,000 \$1,500	

<sup>1</sup> This benefit information is only a summary and not intended or designed to replace or serve as the plan contract. Please contact your general agent or Delta Dental sales representative for complete information.

<sup>2</sup> Reimbursement for all dentists will be based on the PPO contracted fee.

<sup>3</sup> Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and the plan contract allowance for non-Delta Dental dentists.

<sup>4</sup> D&P services will not apply toward the enrollee's calendar year maximum.

# Delta Dental PPO Benefit Designs<sup>1</sup>

Open network plans combine savings with access to dentists where enrollees need them.

**Employer-Paid Plans** (Employer contribution of 75% or more)

Group Size	Options					
	50-99 Eligible Employees					
Plan	PPO 1		PPO 2		PPO 3	
Coinsurance for	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO
Diagnostic and Preventive (D&P) Services	100%	100%	100%	80%	100%	100%
Basic Services	90%	80%	80%	80%	80%	80%
Major Services	60%	50%	50%	50%	50%	50%
Endodontics & Periodontics	Optional (See below)		Optional (See below)		Optional (See below)	
Oral Surgery	90%	80%	80%	80%	80%	80%
Orthodontics	Optional (See below)		Optional (See below)		Optional (See below)	
Calendar Year Deductible (per enrollee)	Optional (See below)		Optional (See below)		Optional (See below)	
Deductible Waived for D&P?	Yes		Yes		Yes	
Calendar Year Maximum (per enrollee)	Optional (See below)		Optional (See below)		Optional (See below)	
Waiting Period	None		None		None	
Fee Basis	PPO plus Premier <sup>2</sup>		PPO plus Premier <sup>2</sup>		PPO plus Premier <sup>2</sup>	
Rate Tiers	Optional (See below)		Optional (See below)		Optional (See below)	
Optional Benefits						
Endodontics & Periodontic (choose one)	90%	80%	80%	80%	80%	80%
	60%	50%	50%	50%	50%	50%
Calendar Year Deductible (per enrollee/per family)	\$25/\$75		\$25/\$75		No deductible	\$25/\$75
	\$50/\$150		\$50/\$150		\$40/\$120	\$50/\$150
Calendar Year Maximum (choose one)	\$1,000		\$1,000		\$1,000	
	\$1,500		\$1,500		\$1,500	
	\$2,000		\$2,000		\$2,000	
D&P Maximum Waiver* option <sup>3</sup>	Optional		Optional		Optional	
Orthodontics (choose one)	50% — Children to age 26		50% — Children to age 26		50% — Children to age 26	
	50% — Adults and children		50% — Adults and children		50% — Adults and children	
Orthodontic Lifetime Maximum (choose one)	\$1,000		\$1,000		\$1,000	
	\$1,500		\$1,500		\$1,500	
Rate Tiers (choose one)	3 or 4 Tier		3 or 4 Tier		3 or 4 Tier	

<sup>1</sup> This benefit information is only a summary and not intended or designed to replace or serve as the plan contract. Please contact your general agent or Delta Dental sales representative for complete information.

<sup>2</sup> Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and the plan contract allowance for non-Delta Dental dentists.

<sup>4</sup> D&P services will not apply toward the enrollee's calendar year maximum.

# Delta Dental PPO Benefit Designs<sup>1</sup>

Open network plans combine savings with access to dentists where enrollees need them.

**Voluntary Plans** (Employer contribution of 74% or less)

Group Size	Voluntary			
	2-4 Enrolled Employees		5-99 Enrolled Employees	
Plan	PPO Vol		PPO Vol	
Coinurance for	PPO	Non-PPO	PPO	Non-PPO
Diagnostic and Preventive (D&P) Services	100%		100%	
Basic Services	80%		80%	
Major Services	50%		50%	
Endodontics & Periodontics	50%		50%	
Oral Surgery	50%		50%	
Orthodontics	Not covered		Optional (See below)	
Dental Accident (Lifetime maximum of \$1,000 per enrollee)	100%		100%	
Calendar Year Deductible (per enrollee)	\$50		\$50	
Deductible Waived for D&P?	Yes		Yes	
Calendar Year Maximum (per enrollee)	\$1,000		Optional (See below)	
D&P Maximum Waiver* option <sup>2</sup>	Not an option		Not an option	
Waiting Period	12 months <sup>3</sup>		12 months <sup>3</sup>	
Fee Basis	PPO <sup>4</sup>		PPO <sup>4</sup>	
Rate Tier	4 tier		4 tier	
Optional Benefits				
Calendar Year Maximum (choose one)	Not an option		\$1,000 \$1,500	
Orthodontics — Child Only (Requires a minimum of 25 primary enrollees)	Not covered		50%	
Orthodontic Lifetime Maximum	Not Applicable		\$1,000	

<sup>1</sup> This benefit information is only a summary and not intended or designed to replace or serve as the plan contract. Please contact your general agent or Delta Dental sales representative for complete information.

<sup>2</sup> D&P services will not apply toward the enrollee's calendar year maximum.

<sup>3</sup> There is a 12-month waiting period for all covered services except D&P, sealants, simple restorations, simple extractions and dental accident. The waiting period may be waived for initial employees and eligible dependents with proof of coverage in their employer's prior comprehensive group dental coverage with no break in coverage. New hires and their dependents are subject to 12-month waiting period regardless of previous coverage.

<sup>4</sup> Reimbursement for all dentists will be based on the PPO contracted fee.

# DeltaCare USA Benefit Designs<sup>1</sup>

Our easy-to-use copay plans have **set copayments**, no annual deductibles and no maximums for covered benefits. Enrollees will visit their selected DeltaCare USA dentist.

## Employer-Paid Or Voluntary Plans

2-99 Enrolled Employees						
Sample Procedures and Enrollee Copayments	Procedure Code <sup>2</sup>	Plan 10A	Plan 11A	Plan 12A	Plan 15B	Plan 48N
Diagnostic						
Periodic oral exam — established patient	D0120	\$0	\$0	\$0	\$0	\$0
Complete series of x-rays	D0210	\$0	\$0	\$0	\$0	\$0
Preventive						
Prophylaxis (cleaning) — adult	D1110	\$0	\$0	\$0	\$5	\$0
Prophylaxis (cleaning) — child	D1120	\$0	\$0	\$0	\$5	\$0
Sealant — per tooth	D1351	\$5	\$10	\$10	\$15	\$0
Restorative						
Amalgam (silver-colored) filling, 1 surface	D2140	\$0	\$0	\$5	\$8	\$0
Resin (tooth-colored) filling						
front tooth, 1 surface	D2330	\$0	\$0	\$22	\$22	\$28
back tooth, 1 surface	D2391	\$45	\$55	\$65	\$65	\$65
Crown — porcelain and precious metal	D2750	\$195	\$240	\$295	\$395	\$485
Crown — precious metal	D2790	\$170	\$210	\$260	\$395	\$485
Post and core in addition to crown	D2952	\$0	\$35	\$60	\$110	\$85
Endodontics						
Root canal, front tooth	D3310	\$45	\$55	\$85	\$125	\$110
Root canal, molar tooth	D3330	\$205	\$250	\$280	\$365	\$245
Periodontics						
Periodontal surgery, per quadrant	D4260	\$175	\$280	\$300	\$385	\$360
Periodontal scaling and root planing — four or more teeth per quadrant	D4341	\$0	\$25	\$40	\$60	\$50
Periodontal maintenance	D4910	\$0	\$15	\$30	\$45	\$50
Prosthodontics						
Full upper denture	D5110	\$100	\$145	\$215	\$365	\$510
Partial upper denture — cast metal framework with resin denture bases (w/ clasps, rests and teeth)	D5213	\$120	\$160	\$240	\$395	\$610
Oral and Maxillofacial Surgery						
Extraction (removal) of a fully exposed tooth	D7140	\$0	\$5	\$8	\$14	\$18
Extraction (removal) of fully impacted tooth, completely bony	D7240	\$70	\$90	\$95	\$120	\$80
Orthodontics						
Pediatric services	D8070	\$1,700	\$1,700	\$1,700	\$1,900	\$2,100
Adult services	D8090	\$1,900	\$1,900	\$1,900	\$2,100	\$2,250
Deductible/Annual Lifetime Maximums		None				
Rate Tier Options		3 or 4 tier				

<sup>1</sup> This benefit information is only a summary and not intended or designed to replace or serve as the plan contract. Please contact your general agent or Delta Dental sales representative for complete information.

<sup>2</sup> Copayments and procedure descriptions referenced above are intended to clarify the delivery of benefits under the Delta Dental plan and are not to be interpreted as CDT descriptors or nomenclature, which are under copyright by the American Dental Association.

## Appendix # 2 – VSP

### Your Vision Benefits Summary



Get access to great eye care and eyewear with Allied and VSP® Vision Care.

#### Using your VSP benefit is easy.

- **Create an account at [vsp.com](http://vsp.com).** Once your plan is effective, review your benefit information.
- **Find an eye doctor who's right for you.** The decision is yours to make—with the largest national network of private-practice doctors, plus participating retail chains, it's easy to find the in-network doctor who's right for you. Visit [vsp.com](http://vsp.com) or call 800.877.7195.
- **At your appointment, tell them you have VSP.** There's no ID card necessary. If you'd like a card as a reference, you can print one on [vsp.com](http://vsp.com).

**That's it! We'll handle the rest**—there are no claim forms to complete when you see a VSP provider.

#### Best Eye Care

You'll get the highest level of care, including a WellVision Exam®—the most comprehensive exam designed to detect eye and health conditions. Plus, when you see a VSP provider, you'll get the most out of your benefit, have lower out-of-pocket costs, and your satisfaction is guaranteed.

#### Choice in Eyewear

From classic styles to the latest designer frames, you'll find hundreds of options. Choose from featured frame brands like bebe, CALVIN KLEIN, Cole Haan, Flexon®, Lacoste, Nike, Nine West, and more.<sup>1</sup> Visit [vsp.com](http://vsp.com) to find a Premier Program location that carries these brands. Plus, save up to 40% on popular lens enhancements.<sup>2</sup> Prefer to shop online? Check out all of the brands at [eyeconic.com](http://eyeconic.com)®, VSP's preferred online eyewear store.

#### Plan Information

**VSP Provider Network:** VSP Choice

Allied and VSP provide you with an affordable eyecare plan.

Visit [vsp.com](http://vsp.com) or call 800.877.7195 for more details on your vision coverage and exclusive savings and promotions for VSP members.

Benefit	Description	Copay
<b>Your Coverage with a VSP Provider</b>		
WellVision Exam	<ul style="list-style-type: none"> <li>• Focuses on your eyes and overall wellness</li> <li>• Every 12 months</li> </ul>	\$10
<b>Prescription Glasses</b>		
		\$25
Frame	<ul style="list-style-type: none"> <li>• \$150 allowance for a wide selection of frames</li> <li>• \$170 allowance for featured frame brands</li> <li>• 20% savings on the amount over your allowance</li> <li>• \$80 Costco® frame allowance</li> <li>• Every 12 months</li> </ul>	Included in Prescription Glasses
Lenses	<ul style="list-style-type: none"> <li>• Single vision, lined bifocal, and lined trifocal lenses</li> <li>• Polycarbonate lenses for dependent children</li> <li>• Every 12 months</li> </ul>	Included in Prescription Glasses
Lens Enhancements	<ul style="list-style-type: none"> <li>• Standard progressive lenses</li> <li>• Premium progressive lenses</li> <li>• Custom progressive lenses</li> <li>• Average savings of 20-25% on other lens enhancements</li> <li>• Every 12 months</li> </ul>	\$0 \$95 - \$105 \$150 - \$175
Contacts (instead of glasses)	<ul style="list-style-type: none"> <li>• \$130 allowance for contacts; copay does not apply</li> <li>• Contact lens exam (fitting and evaluation)</li> <li>• Every 12 months</li> </ul>	Up to \$60
<b>Glasses and Sunglasses</b>		
<ul style="list-style-type: none"> <li>• Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/offers">vsp.com/offers</a> for details.</li> <li>• 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.</li> </ul>		
<b>Extra Savings</b>		
<b>Retinal Screening</b>		
<ul style="list-style-type: none"> <li>• No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li> </ul>		
<b>Laser Vision Correction</b>		
<ul style="list-style-type: none"> <li>• Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</li> </ul>		
<b>Your Coverage with Out-of-Network Providers</b>		
Get the most out of your benefits and greater savings with a VSP network doctor. Call Member Services for out-of-network plan details.		
Exam .....	up to \$45	Lined Trifocal Lenses ..... up to \$65
Frame .....	up to \$70	Progressive Lenses ..... up to \$50
Single Vision Lenses .....	up to \$30	Contacts ..... up to \$105
Lined Bifocal Lenses .....	up to \$50	
Coverage with a participating retail chain may be different. Once your benefit is effective, visit <a href="http://vsp.com">vsp.com</a> for details. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc. is the legal name of the corporation through which VSP does business.		

1. Brands/Promotion subject to change.

2. Savings based on network doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Available only through VSP network doctors to VSP members with applicable plan benefits. Ask your VSP network doctor for details.

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## Appendix # 3 – Equitable



EQUITABLE

### Basic Life/AD&D Offering

- Groups with 2-99 EEs: Flat \$15K, \$25K, \$50K with matching AD&D
- Employer selects one benefit for entire group
- Coverage is 100% ER paid – no employee enrollment forms
- All coverage will be Guaranteed Issue (subject to any delayed effective date for disabled employees)
- Age reduction: to 65% at age 65, 50% at age 70

### Basic Life/AD&D Pricing

- <10 Employees: Age banded based on the average age of the group
- 10-99 Employees: 0.15/\$1,000 Life & .02/\$1,000 AD&D

### Standard LTD Offering

- Benefit: 50% or 60% of monthly salary
- Benefit Duration: Social Security Normal Retirement Age
- Maximum Benefit: \$10,000/month
- Minimum Benefit: \$100 or 10%
- Survivor Benefit: 3x Gross Monthly Benefit
- Recurrent Disability: 6 months
- Includes
  - Benefit Integration
  - Waiver of Premium
  - Residual Disability
  - Employee Assistance Program
  - Worksite Modification

### Eligible Groups

- Must have traditional employer/employee relationship
- No retirees
- 2 – 99 employees (subject to any state minimums)
- LTD must be sold in conjunction with an Equitable Life plan
- LTD employers must be in business for at least two years



**Excluded SIC Codes:**

1011-1499 Mining, 1611 Construction, 1622-1629 Construction, 2892 Explosives, 3111 Leather - Tanning & Finishing, 3292 Asbestos Products, 4121 Taxicabs, 4412-4499 Water, 4212-4231 Motor Freight & Warehousing, 4953 Sanitary Services: Toxic Waste, 5932 Used Merchandise Stores, 7342 Exterminating, 7361-7363 Personnel Supply Services, 7381-7382 Detective, Guard and Security, 7922-7999 Misc. Amusement & Recreation, 8322-8331 Social Services & Job Training, 8734 Testing Laboratories, 8744-8748 Facilities Support and Business, Consulting, NEC, 8811 Private Households, 8999 Services Not Elsewhere Classified, 9111-9199 General Government, 9221 Police, 9222 Legal Counsel, 9223 Correctional Institutions, 9224 Fire Protection, 9229 Other Public Order and Safety, 9311 Public Finance, Taxation & Monetary Policy, 9711 National Security, 9721 International affairs, 9999 Non-Classifiable Establishments.

## Appendix # 4 – Personal Protection Plan

### *24/7 Doctor Access*



#### **Teladoc Overview**

**24/7 Physician Care when you need it!**

Teladoc is a national network of U.S. board-certified physicians who use electronic health records, telephone consultations and online video consultations to diagnose, recommend treatment and write short-term, non-DEA-controlled prescriptions, when appropriate. Teladoc physicians are available 24 hours a day, 365 days a year, allowing Alliance members to access quality care from their home or office as opposed to more expensive settings like the doctor's office or emergency room.

You can access this service wherever you happen to be: your home, the office, or from your hotel room. Simply make a phone call, and in most cases, speak to a doctor in less than 30 minutes.

As a Personal Protection Plan Member, Teladoc consultations are included in the cost of membership.



## 24/7 Doctor Access



### Teladoc Benefits:

- Physicians available 24/7/365
- Fast access – average consult within 30 minutes
- Prompt diagnosis results in faster treatment
- Available anywhere, anytime
- Physician reviews and updates medical record when performing a medical consultation
- Secure, personal, and portable Electronic Health Record (EHR)
- Patient-centric focus
- Efficient delivery system for your health care needs

### Call Teladoc:

- When your primary physician is not available
- For non-emergency medical care
- After normal hours of operation
- When on vacation or a business trip
- For second opinions

### Teladoc Treats Conditions Like:

- Sinus infections
- Respiratory conditions
- Urinary tract infections
- Allergies
- Bronchitis
- Sore throat
- Pink eye
- Cold or flu

Consults for children under the age of 18 must be accompanied by a parent, guardian, or approved consentor.

For general information please see [Teladoc Frequently Asked Questions](#)

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## Global Emergency Services



### Assist America Overview

Most of us travel without knowing where to turn during a medical emergency away from home. But Assist America provides you with peace of mind for worry-free travel, knowing you are protected by an array of powerful assistance resources 24-7, anywhere in the world.

The following benefits are available to Association Members at no additional cost when traveling 100 or more miles from home:

- **Medical Consultation** — Calls to Assist America are evaluated by medical staff and referred to English-speaking doctors and/or hospitals.
- **Hospital Admission Assistance** — Assist America will assist with hospital admission outside the United States by validating a member's health coverage or advancing funds to the hospital.
- **Emergency Medical Evacuation** — Assist America will utilize whatever mode of transport, equipment and medical personnel necessary to evacuate you to the nearest facility capable of providing a high standard of care.

## Global Emergency Services



### Assist America Details

- **Medical Repatriation** — If a member still requires medical assistance upon being discharged from a hospital, Assist America will repatriate him/her home or to a rehabilitation facility with a medical or non-medical escort, as necessary.
- **Prescription Assistance** — If a member needs a replacement prescription while traveling, Assist America will help in filling that prescription.
- **Compassionate Visit** — If a member is traveling alone and will be hospitalized for more than seven days, Assist America will provide economy, round-trip, common carrier transportation to the place of hospitalization for a designated family member or a friend.
- **Care of Minor Children** — Assist America will arrange for the care of children left unattended as a result of a medical emergency and pay for any transportation costs involved in such arrangements.

**Call Assist America in the event of an emergency. All services must be arranged and provided by Assist America. No claims for reimbursement will be accepted.**

Many other services are available, including emergency trauma counseling, legal referrals, return of mortal remains and much more.

All Assist America services are subject to certain restrictions and are outlined in detail in the Assist America Medical Transport Summary (which supersedes all prior Assist America/Care by Air information). The above information is a partial explanation of these services, offered at the sole discretion of Alliance. Alliance reserves the right to withdraw or change this offer without notice. All services must be arranged and provided by Assist America. No claims for reimbursement of assistance services will be accepted.

## *Free and Discounted Legal Services*



### **Legal Club of America® — Family Plan Overview**

When you become a member of Legal Club, you and your family will have access to a nationwide network of pre-qualified attorneys, which you will be referred to based on the area of law you require, language spoken and geographic location of your case.

#### **Members enjoy numerous free services\*, including:**

- Unlimited initial phone and face-to-face consultations for new legal matters
- Review of independent legal documents (6 page maximum per new matter)
- Free Simple Will preparation for you and your family
- When deemed appropriate by plan attorney, attorneys will make initial phone calls and write initial letters on your behalf

*Continued >*

\*In certain situations, attorney liability may require plan attorneys to ask for a retainer from the member prior to providing some of the free legal services. Discounted hourly rate of \$125 or 40% off the plan attorney's usual and customary hourly rate, whichever is greater, for extended legal care.

## Free and Discounted Legal Services



### Legal Club of America® — Family Plan Details

Legal Service**	PPP Member Rate	Non-Member Rate
Traffic Ticket Defense	\$89	\$199
Name Change	\$155	\$530
Simple Will with Trust	\$250	\$365
Chapter 7 Bankruptcy	\$750	\$1,500
Non-Support (spouse/child)	\$275	\$1,490
Simple Divorce	\$275	\$1,100
Regular Incorporation	\$295	\$585
Personal Real Estate Closing	\$250	\$675

\*\* Fees are for legal services rendered. They do not include filing fees, costs, or administrative expenses. Please review the definitions section of your plan member guidebook. Legal care provided to members that goes beyond the free and discounted services will be charged at the low hourly rate of \$125.00, or 40% off the plan attorney's usual and customary hourly rate, whichever is greater.

Eligibility - Membership includes the member, their spouse or domestic partner, dependent children, and dependent individuals living in the plan member's home such as a parent or grandparent. This program is not insurance coverage.

## Identity Recovery Assistance



### ID Theft Resolution Services Overview

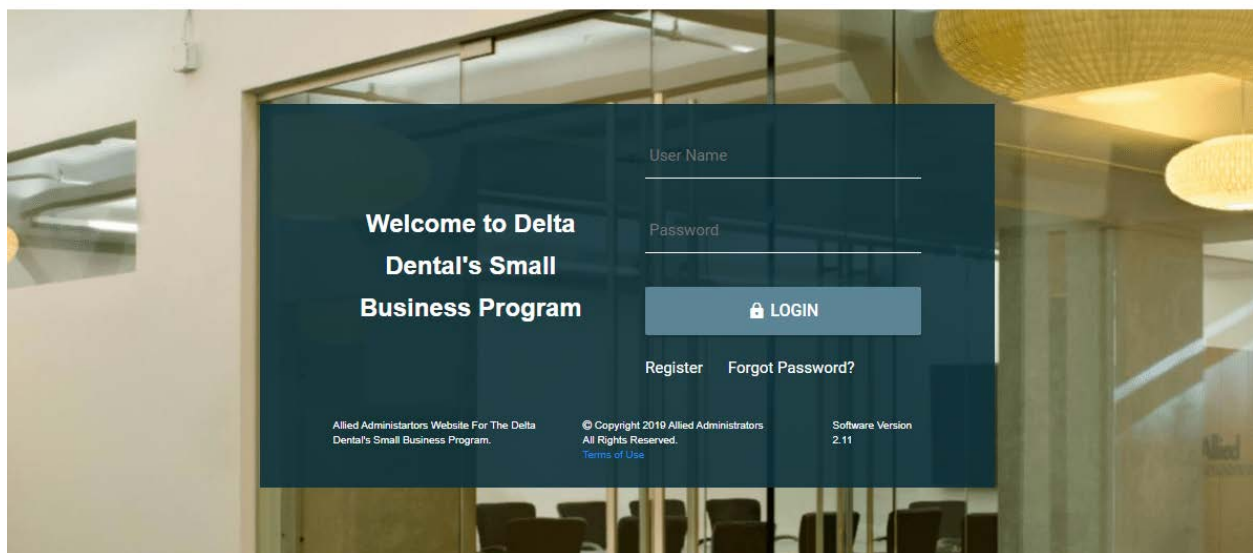
Members have access to America's premier provider of identity theft resolution services with CyberScout and the Lifestages® Identity Management Services. Use the proactive tools and recovery assistance to quickly respond to an identity or fraud crisis. Benefit from essential identity theft protection and resolution services, educational tips and resources.

**This service is included in the cost of your membership, no matter how often you need to talk to a fraud specialist. Services include:**

- **Proactive services** — if your wallet or purse is lost or stolen, or anytime you suspect your identity might be vulnerable, an experienced fraud specialist will place a free fraud alert, when appropriate, and offer guidance.
- **Resolution services** — provides step-by-step guidance through the identity resolution process from start to finish. Your personal fraud specialist works with you to help prepare notification letters, work with government agencies and creditors, and stop fraudulent bills and charges. Victims of identity theft are provided with one year of free fraud-monitoring services.
- **Document replacement assistance** — provides help in replacing lost, stolen or destroyed identity documents, including Social Security cards, birth certificates, passports and driver's licenses.
- **Access to identity protection tips and tools** — help keep you and your family safe.

## Appendix # 5 – Allied Administrators Employer Online Portal

**This initial login information will be sent with the welcome kit email.**



## Access a listing of enrollees and their current status:

The screenshot shows the 'Allied ADMINISTRATORS' website interface. The left sidebar contains navigation links for Account, Employees, Add Employee, Supplies, Company Profile, Documents, Online Payment, Invoices, Home, Business Program, FAQs, Links, and Contact Us. The main content area is titled 'Employees' and includes a sub-header 'This page displays the list of all Employees.' and an '+ ADD EMPLOYEE' button. Below this, there are filters for status (Active, Terminated, Cobra, All) and download options (XLSX, PDF). A search bar is also present. The table below lists employee details, with a large 'PHI' redaction box covering the first names and dependent counts.

Action	First Name	Last Name	Dependent Count	SSN	Cobra	Birth Date	Hire Date	Delta Effective	Termination Date
	PHI					09/02/1992	01/22/2019	04/01/2019	
	PHI					11/20/1995	07/16/2018	08/01/2018	
	PHI					06/20/1995	03/12/2018	06/01/2018	
	PHI					08/26/1988	03/28/2016	07/01/2016	
	PHI					01/15/1987	08/01/2007	11/01/2007	
	PHI					12/08/1985	08/01/2007	11/01/2007	
	PHI					12/01/1953	03/01/2007	03/01/2007	
	PHI					11/01/1978	12/01/2006	02/01/2007	

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## View and add enrollee details and dependents:

Allied  
ADMINISTRATORS

Account

Employees

Add Employee

Supplies

Company Profile

Documents

Online Payment

Invoices

Site Navigation

Home

Business Program

FAQs

Links

Contact Us

←

Add Employee Record

First Name \*

MI

Last Name \*

SSN \*

Date Of Birth \*

Gender \*  
☐ Male ☐ Female

Hire Date \*

☐ Cobra

Contact Information

Address

Address Line 2

City

State  
Select State

Zip

Phone

Benefits

Delta Dental

Effective Date

Waiver Date

Vision

Effective Date

Waiver Date

Allied Administrators' Website for Delta Dental's Small Business Program

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Software Version 2.11


## Download and order plan supplies:

The screenshot shows the Allied Administrators website interface. On the left is a sidebar with navigation links: Account, Employees, Add Employee, Supplies (highlighted), Company Profile, Documents, Online Payment, Invoices, Site Navigation, Home, Business Program, FAQs, Links, and Contact Us. The main content area is titled 'Supplies' and contains a table of available documents. The table has columns for 'Qty', 'Supply', and 'Download'. The 'Qty' column contains checkboxes. The 'Supply' column lists the documents and their descriptions. The 'Download' column contains download icons (clouds) for the documents. The footer of the page includes copyright information and software version details.

Qty	Supply	Download
<input type="checkbox"/>	<b>COBRA Disclosure and Election Form</b> This form is to be distributed to all terminated employees who are eligible COBRA. Please see COBRA FAQs or contact your Account Coordinator to determine if your company is eligible for this coverage.	
<input type="checkbox"/>	<b>Form: Enrollment/Change</b> This form is used for new enrollments or changes to existing enrollments (i.e. adding, deleting dependents).	
<input type="checkbox"/>	<b>Delta - How to Find a Dentist</b> How to find a dentist.	
<input type="checkbox"/>	<b>Evidence of Coverage (EOC)</b> For your specific Evidence of Coverage (EOC) information, please e-mail <a href="mailto:supplies@alliedadministrators.com">supplies@alliedadministrators.com</a> .	
<input type="checkbox"/>	<b>Benefit Highlights</b> For your specific Benefit Highlights, please contact <a href="mailto:supplies@alliedadministrators.com">supplies@alliedadministrators.com</a> .	
<input type="checkbox"/>	<b>Contracts</b> For your specific contract, please contact <a href="mailto:supplies@alliedadministrators.com">supplies@alliedadministrators.com</a> .	
<input type="checkbox"/>	<b>Mobile Application - Delta Dental on the go</b>	

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## Update Company billing and contact information:



Account

Employees

Add Employee

Supplies

Company Profile

Documents

Online Payment

Invoices

Site Navigation

Home

Business Program

FAQs

Links

Contact Us

Company Information

Company Name  
TEST EMPLOYER

Region  
DDCA

Contact

Address 1  
825 BATTERY ST

City  
SAN FRANCISCO

Zip  
94111 1405

Address 2

State  
CA

Billing Details

Billing Contact  
ACCOUNTING LEAD

Phone  
(415) 989 7443

Waiting Period  
First of Month, Calendar Month

Billing E-Mail  
ACCOUNTING@TESTEMPLOYER.COM

Fax  
(000) 000 0000

Open Enrollment  
OFF

Allied Administrators' Website for Delta Dental's Small Business Program

**Easily view up to a 12 month history of invoices and switch to paperless billing:**


The screenshot displays the Allied Administrators website interface. On the left is a navigation sidebar with a dark blue header containing the logo and the text "Allied ADMINISTRATORS". Below the header, the sidebar is divided into two sections: "Account" and "Site Navigation". The "Account" section includes links for "Employees", "Add Employee", "Supplies", "Company Profile", "Documents", "Online Payment", and "Invoices" (which is highlighted with a light blue background). The "Site Navigation" section includes links for "Home", "Business Program", and "FAQs".

The main content area has a dark blue header with a back arrow icon and a user profile icon. Below the header, a tab labeled "Invoices" is active. The main content area is divided into two columns. The left column contains three links: "Invoice Selection", "User Settings", and "Switch To Paperless", each underlined. The right column contains the following text:

Employer Name:  
Employer Number:  
Invoice Date: November 1, 2019  
October 1, 2019  
September 1, 2019  
August 1, 2019  
July 1, 2019  
June 1, 2019  
May 1, 2019  
April 1, 2019  
March 1, 2019  
February 1, 2019  
January 1, 2019  
December 1, 2018

At the bottom of the page, there is a footer with three sections: "Allied Administrators' Website for Delta Dental's Small Business Program", "© Copyright 2019 Allied Administrators All Rights Reserved. [Terms of Use](#)", and "Software Version 2.11".

## Pay bills online and set up auto-payments:



[Bills](#) [Payment Activity](#) [AutoPay](#) [Payment Methods](#) [Alerts](#) [Exit Payments](#)

### PAY BILLS

Authorize payment of your bills here.

You have no active payment accounts at the moment

#### BILLS PENDING PAYMENT

No bills pending payment.

#### BILLS NEEDING PAYMENT INFORMATION

You do not have any bills requiring additional payment information.

#### SCHEDULED PAYMENTS


No payments scheduled.

#### MAKE PAYMENTS WITHOUT A BILL

You have no unpaid bills from the following biller(s) for one or more of your accounts, but you can still send payments by clicking one of the 'Make Payment' links below.

Billers	Payment Date	Make Payment
Allied Administrators/Delta Dental [DDCA]	03/17/2015	Make Payment

[Privacy Policy](#) | [Customer Service](#) | [Terms & Conditions](#)



[Bills](#) [ACH Activity](#) [AutoPay](#) [Payment Methods](#) [Alerts](#) [Exit Payments](#)

### RECENT PAYMENTS

To obtain a receipt for a successful payment transaction or to view the detail of a scheduled, pending, or failed payment, simply click on the Reference Number or the Status of the corresponding payment.



### ELECTRONIC PAYMENT ACTIVITY

Payments From 05/06/2018 To 06/06/2019 [Update](#)

Reference Number	Payee	Account Number	Invoice Number	Payment Amount	Payment Date	Status	Action
B181366427440	Allied Administrators/Delta Dental [DDCA]	96-89999	N/A	\$1.00	05/16/2018	Cancelled	N/A

Payment Status Descriptions

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[Bills](#)
[ACH Activity](#)
[AutoPay](#)
[Payment Methods](#)
[Alerts](#)
[Exit Payments](#)

### AUTOMATIC BILL PAYMENT

Define your schedule for automatic reminders and payment of your bills.

To update your contact information please click [here](#) to return to the web portal.

### YOUR PREFERRED CONTACT INFORMATION

**Account Number:** 96-89999

**E-mail:** zzweber@alliedadministrators.com

### SETUP AUTOMATIC PAYMENTS TO ALLIED ADMINISTRATORS/DELTA DENTAL [DDCA]

Automatic payment will allow you to set preferences for your monthly payments, establish payment thresholds, and automatically pay your monthly bill when it becomes available (or on the date you schedule).

If the amount due on your bill is over the payment threshold you select, an automatic payment will not be made for that bill and you will be notified via email.

**Please note:** If you elect to enroll in automatic payments, it is important that you review your bill each month for accuracy.



Setup Automatic Payments

### PAYMENT ALERTS FROM ALLIED ADMINISTRATORS/DELTA DENTAL [DDCA]

Alert Condition	Alert Method
Alert me <input type="text" value="5"/> days before a payment is due.	<input type="checkbox"/> Email
Alert me when an automatic payment has occurred.	<input checked="" type="checkbox"/> Email
Alert me when an automatic payment has failed.	<input checked="" type="checkbox"/> Email
Alert me when a manual payment has occurred.	<input type="checkbox"/> Email
Alert me when a manual payment has failed.	<input type="checkbox"/> Email

Update

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[Bills](#)
[ACH Activity](#)
[AutoPay](#)
[Payment Methods](#)
[Alerts](#)
[Exit Payments](#)

### PAYMENT METHODS

This page shows your saved payment methods. You can add new accounts by clicking the "Add New Account" buttons. If you have more than one account saved, you can delete accounts by clicking the "Delete" link next to the payment method you want to delete.

### BANK ACCOUNTS

Add New Bank Account

Account Number	Bank Name	Account Type	Status	Action
checking *****6789	CITIBANK NA	Checking	Active	<a href="#">Delete</a>
checking *****4321	MUFG UNION BANK, N.A.	Checking	Active	<a href="#">Delete</a>

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[Bills](#) [ACH Activity](#) [AutoPay](#) [Payment Methods](#) [Alerts](#) [Exit Payments](#)

## PAYER ALERTS

This page lists all the alerts sent to you.

## ALERTS

[First](#) [Prev](#) [Next](#) [Last](#) | 10 | 

27 results found, displaying 1 to 10

[Filter](#) [Clear](#)

Transport	Address	Description	Date
Email	zzweber@alliedadministrators.com	Allied Administrators/Delta Dental [DDCA] Alert: Bill Triggered Payment Plan Canceled	2018-05-16 18:04:17.0
Email	zzweber@alliedadministrators.com	Allied Administrators/Delta Dental [DDCA] Alert: Scheduled Payment Canceled	2018-05-16 17:44:17.0
Email	zzweber@alliedadministrators.com	Allied Administrators/Delta Dental [DDCA] Alert: Payment Initiated	2018-05-16 17:44:17.0
Email	zzweber@alliedadministrators.com	Allied Administrators/Delta Dental [DDCA] Alert: Payment Method Added	2018-05-16 17:44:17.0
Email	zzweber@alliedadministrators.com	Allied Administrators/Delta Dental [DDCA] Alert: Payment Method Deleted	2018-05-01 18:22:24.0
Email	zzweber@alliedadministrators.com	Allied Administrators/Delta Dental [DDCA] Alert: Payment Method Added	2018-05-01 18:22:25.0
Email	zzweber@alliedadministrators.com	Allied Administrators/Delta Dental [DDCA] Alert: Payment Method Deleted	2018-05-01 18:22:25.0
Email	zzweber@alliedadministrators.com	Allied Administrators/Delta Dental [DDCA] Alert: Payment Method Added	2018-01-26 17:59:52.0
Email	zzweber@alliedadministrators.com	Allied Administrators/Delta Dental [DDCA] Alert: Payment Method Deleted	2018-01-26 17:59:52.0
Email	zzweber@alliedadministrators.com	Allied Administrators/Delta Dental [DDCA] Alert: Bill Triggered Payment Plan Canceled	2017-08-23 14:34:38.0

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