## **Small Employer Group Insurance**



#### Great news! You can now take advantage of more choices and flexibility.

- ➤ Benefits can be purchased separately by most small businesses
- ➤ HMO plans available, including "Open Access" plans
- ➤ Most plans are available to small businesses with 2–50 employees

#### **Health Maintenance Organization (HMO)**

With this HMO, you'll have access to some of the finest doctors and hospitals through a large local network of participating providers . . . and you DO NOT have to choose a primary care physician. Plus, unlike other HMOs, you won't have to get a referral to see a specialist.

Services include prescription drugs through a participating doctor and pharmacy; preventative care; well-baby care; low co-payments for in-network services; worldwide emergency room care; optional non-network benefits and more.

### Preferred Provider Organizations (PPO) and Point of Service (POS) plans are also available.

**Please note:** All underwriting companies represented are rated A- or better by A.M. Best & Co. Plan availability may vary depending upon the state.

#### **Dental Insurance**

Available as a separate plan if your firm has two or more employees, or can be added to the health insurance plan as an additional benefit with five or more employees.

Benefits vary, but a typical plan offers a low \$50 deductible, 100 percent preventative care, 75 percent basic care and 50 percent major care up to an annual maximum of \$1,000 per covered person per calendar year.

#### Term Life Insurance with AD&D

This option is available without health insurance to groups of two or more employees—up to \$100,000 of coverage per employee. Dependent coverage may also be purchased. Coverage is also available with health insurance—up to \$50,000 f coverage per employee.

# **Small Employer Group Insurance Quote Request Form**



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2. Include your company's census information.						
3. Provide a copy of the Schedule of Benefits from your current group insurance certificate(s), if possible.						
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