



Group health, dental, vision and supplemental benefit options are now available to groups with a minimum of 2 enrolled employees through the KSCI HEALTH and Benefits Program

Large Group Benefit Packages for Member Groups with 2+ employees

Big or small, KSCI HEALTH believes that our members should have health plan and ancillary benefit options that work for both their employees and their bottom line. Access to Level Funded Health Plans is now accessible for groups of 2 or more lives through our partnership with National General Benefit Solutions. Customized group health plans, group dental, group vision and supplemental benefits are now available through the KSCI HEALTH and Benefits Program.

Our Small Group Plans Deliver:

- Rates that are based on the group's employees, not the community rated pools that fully-insured plans control
- Underwriting credits available based on buying group volume
- Access to multiple PPO/Networks including Aetna, Cigna, PHCS, and Reference-Based Pricing Options
- Flat monthly premiums with the opportunity to receive a refund if claims are lower than predicted
- Level-funded plans with stop loss protection limiting a group's liability to premiums paid
- Benefit Plan options that can be customized to meet the specific needs of member groups and their employees
- Telemedicine benefit available through Teladoc at no additional cost for most plan options
- All plans are backed by domestic A-rated Insurance Carriers

Our Dental and Vision Plans Deliver:

- Three Dental Plan Options ranging from preventative only plans to plans that include coverage for minor/major items and orthodontia
- No waiting periods at initial enrollment for minor and major items
- Access to a large national PPO network of providers
- Flexible employer contribution options ranging from 100% employer-paid, to 100% employee-paid
- Flexibility to pick and choose which plans are offered to employees
- Coverage for yearly vision check-ups and \$150 allowance toward new glasses or contact lenses
- Lasik procedures at substantially reduced fees
- Access to one of the largest vision networks in the United States, with more than 35,000 participating optometrists, ophthalmologists, and national retail locations, including Lens Crafters®, Pearle Vision®, Sears® Optical, Target® Optical, and JCPenney® Optical
- Plans underwritten by Humana Insurance Company

Voluntary Benefits provided by Colonial Life Include:

- **Disability Insurance**
 - Short-Term Disability
 - ◆ Individual Disability
 - ◆ Group Disability
- **Life Insurance**
 - Term Life
 - ◆ Individual Term Life
 - ◆ Group Term Life
 - Universal Life
 - ◆ Individual Universal Life
 - Long-term Care Rider
 - Restoration of Benefits Rider
 - Whole Life
 - ◆ Individual Whole Life
 - Long-term Care Rider
- **Accident Insurance**
 - ◆ Individual Accident
 - ◆ Group Accident
 - ◆ Gunshot Wound
- **Special Risk Insurance**
 - Cancer and Critical Illness
 - Individual Cancer
 - Individual Critical Illness
 - Group Cancer
 - Group Critical Care
- **Supplemental Health Insurance**
 - Hospital Confinement Indemnity
 - Individual Medical Bridge
 - Group Medical Bridge

Contact Us Today to Learn More About Our Winning Benefits Solutions

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