

COMPETITIVE DENTAL FOR YOUR CLIENTS

Dental insurance is one of the primary employee benefits employers can provide their employees.

Studies show that good dental care is important to good health and early detection of many conditions. Whether your client needs a competitive employer paid dental, voluntary dental or individual dental we have a product.

- Do you have groups that have been with their current carrier too long and rates have gotten out of whack?
- Is your client feeling the pinch and thinking of terminating some employee benefits?

Employer Paid Dental

For groups of two or more Allied Brokerage Services can give you a competitive quote with several companies. We can provide coverage for family groups with adequate proof of wages. Plans include ortho down to two lives, maximum rollover options and even a prenatal option.

Voluntary Dental

For groups of five or more enrolled employees (that is the only participation requirement for small groups). Allied Brokerage Services will gladly give you several quotes. Several of these plans include the maximum rollover option and one has a prenatal option.

Individual Dental

Do you have clients looking for individual dental? We have a number of products for your clients to choose from. With several we can provide you with an online link to expedite the application process. Call us about this option.

THE BEST SHORT TERM MEDICAL GETS BETTER

Great news! Check out the new HCC Life STM. This plan offers \$2,000,000 sickness and accident benefit. Freedom to choose any doctor, and a \$50 Urgent Care Co-Pay (not subject to deductible). It has 6 deductibles & 2 co-insurance options, no Citizenship requirements (Spanish Brochure Available), a monthly or lump-sum payment mode and 1 - 12 months of coverage (6 months max. in certain states). Underwritten by HCC Life Insurance Company. rated A+ (Superior) by A.M. Best

No Decline Question



Effective July 1, 2009 the "decline" question can now be answered "YES" and coverage will STILL be issued until new applications are approved. As this is a three part question (the last two parts are not shown above), please advise your client to expect a call from an underwriter for HCC Life to verify that he or she is answering yes only to part

"a" of this question. This is important as the policy cannot be issued without this information!

New applications without this question are being filled for approval but until new forms are available, simply use our current forms knowing that a "yes" answer to question 2.a. will NOT disqualify your client. Online applications will be changed soon.

HCC Life aggressively wants all of your short term business, even past declines by other carriers! Remember HCC Life is rated A+ Superior by the AM Best Co. Call us for more information.



The importance of healthy vision cannot be overstated. Avesis offers programs with the needs of our brokers, clients and members in mind. So whether you need employer paid or a voluntary vision plan Allied Brokerage Services has the product for you. We even have individual vision plans available for online enrollment. Getting a quote for your next case couldn't be easier. All we need is:

- The name and location of the business (city, state and zip)
- The nature of the business
- The number of employees (we have vision for groups of 2 or more lives).
- If a current plan is in force we need the name of the current carrier, the current benefits and premium.
- We also would like to know why the employer is changing.

Fax or email this information to us and we will email a quote right back to you!

CONFIDENT™ Voluntary Life & Disability Insurance

Voluntary Life and Disability plans are available as stand-alone benefits to groups with 10 or more eligible employees and a minimum of the greater of either 10% participation or 5 enrolled lives. All plans have a 2 year rate guarantee.

- ▶ **Life** - Select \$20,000, \$40,000, \$60,000, \$80,000, \$100,000 and Guarantee Issue up to \$100,000 for groups of 5-49. Select \$20,000, \$40,000, \$60,000, \$80,000, \$100,000, \$120,000, \$140,000, \$160,000 and Guarantee Issue up to \$160,000 for groups of 50-100. Spousal and Child(ren) Coverage is also available.
- ▶ **STD** - Weekly benefits from \$100 to \$1,000. The weekly benefit may not exceed 60% of weekly pay and can be bought in \$50 increments.
- ▶ **LTD** - Monthly benefits from \$500 to \$6,000. The monthly benefit may not exceed 60% of basic monthly pay and can be bought in \$100 increments.

For more details and to request a quote call us today at 888-402-7204.

**Some industries may be excluded or have limited benefit options or reduced benefit amounts. Groups comprised of 50%+ family, related by blood or*

marriage, are excluded. Insurance products described are subject to exclusions, limitations and reductions. Product availability and/or features may vary by state.

CONFIDENT™ DENTAL AND VISION

Match these products with the CONFIDENT™ Dental and Vision programs to offer your clients a complete Employee Benefit program.

CONFIDENT™ Dental offer:

- Employer paid and voluntary plans
- Plans down to two lives
- Confident Dental includes a Maximum Rollover Benefit and a Prenatal Dental Care program
- A selection of deductibles
- A yearly maximum of \$1,000, \$1,250, \$1,500 or \$2,000 (depending on group size)
- In network benefits of 100/90/60 and out of network benefits of 100/80/50
- Reasonable and Customary benefits of 80% or 90% (out of network)

CONFIDENT™ Voluntary Vision offers benefits down to two lives and provides both in network and out of network benefits. This plan utilizes the OptimumHealth vision network.

Call us today for a quote on a case. We can take the information over the phone - 888-402-7204

▶ EDITORIAL ◀

ARE YOU ENGAGED?

Engaged with your clients, with your prospects, with your industry, with your community, state and nation?

Do you make your feelings known about important issues?

Today we can do this in so many ways. Technology has broadened our horizons and shortened the time it takes to get information out. We all need to talk about our industry and how it works. Are you engaged in the conversations and debates regarding the changes proposed in Congress and by our President to healthcare? Do you let your congressional representatives know how you feel? Have you attended a meeting with your Representative or Senator? How about a Tea Party? Have you ever sent a letter to the editor in your local paper regarding these issues?

Talk to the media. Join Facebook and make your feelings known. Get a Twitter account and Tweet about the issues.

It is time to become engaged. If you are interested to know how we feel about the current healthcare legislation go to our website and you can sign in to download a white paper by our CEO, Bill Ashley. He addresses some of the health care reform issues being discussed in Washington. Our website is www.allied-brokerage.com.



VOLUNTARY BENEFITS ARE PERFECT FOR YOUR CLIENTS!

Voluntary benefits will be an integral part of many employer's benefits package. For example, with the increasing diversity of employees and their dependents, the concept of an employer's one-size-fits-all, benefit package is obsolete. Diverse employee populations expect and observe a diverse portfolio of voluntary products.

You will find a wide variety of voluntary benefits available from Allied Brokerage Services. Check out our web site to review the wide variety of products you can offer to your clients. Our website is www.allied-brokerage.com. Call us at 888-402-7204 Ext 1 to discuss a case or a product.

VOLUNTARY PRODUCTS
 LIMITED BENEFIT MEDICAL PLANS
 VOLUNTARY DENTAL VOLUNTARY VISION
 VOLUNTARY LIFE
 VOLUNTARY STD VOLUNTARY LTD
 Rx CARD

HELPING YOU INSURE YOUR CLIENTS



ORDER FORM
Fax to 913-945-4393 or
Scan and email to sales@allied-brokerage.com

Yes send me...

_____ HCC Life STM Brochures for the state of _____

_____ A quote on the attached case.

Name: _____

Company: _____

Address: _____

City, State & Zip: _____

Phone #: _____

Fax #: _____

Email Address: _____

Web Site: _____

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