



VOLUNTARY INSURANCE PARTNERS

YOUR VOLUNTARY BENEFITS SPECIALISTS

EMPLOYER'S **BENE***list*

ESSENTIALS PACKAGE PROTECTING WHAT ACTUALLY MATTERS MOST

AVERAGE
COST
\$100/PEPM



ASSURITY DISABILITY INSURANCE HOT

Disability insurance plays a vital role in ensuring the long-term financial security of employees and their families.....**AVG \$37**

ASSURITY HOSPITAL INDEMNITY W CI/CANCER HOT

Hospital indemnity insurance works by providing a set amount of cash benefits for admission and sometimes observation into a hospital.**AVG \$37**

ASSURITY ACCIDENT EXPENSE HOT

An essential component of any comprehensive employee benefits package. It not only protects your employees in the event of an accident but also helps to lower risks for your business.....**AVG \$20**

BEAM EMPLOYER SPONSORED LIFE INSURANCE

Knowing that they have life insurance coverage can alleviate employees' concerns about their loved ones' financial future. This peace of mind can lead to higher job satisfaction and productivity.....**AVG \$6**

HEALTH PACKAGE A BETTER PATH THAN MAJOR MEDICAL

AVERAGE
COST
\$280/PEPM



RECURO VIRTUAL PRIMARY CARE HOT

Through Virtual Primary Care, employees can access a wide range of medical services, including primary care consultations, specialist referrals, prescription refills, and even mental health support, all from the convenience of their own homes or workplaces.....**AVG \$65**

SEDERA HEALTH HOT

Small businesses often face the challenge of offering competitive employee benefits while managing costs. Medical health sharing programs can be a game-changer in this regard. These programs allow small businesses to provide healthcare coverage that is affordable and accessible, without compromising on the quality of care.....**AVG \$175**

BEAM DENTAL/VISION

Dental and vision insurance are two key components of a well-rounded benefits package that can significantly impact employee satisfaction and retention.....**AVG \$40**

** Recuro Health requires a minimum participation of 5 employees

** Sedera Health requires a minimum participation of 3 employees

Assurity and Beam require 2 employees per LOB

EMPLOYER'S

BENElist

CONTINUED

FAMILY FINANCE PACKAGE

PROTECTING FAMILIES IN CRITICAL TIMES

AVERAGE
COST

\$80/PEPM



ASSURITY LUMP-SUM CRITICAL ILLNESS W CANCER

Critical illness insurance offers peace of mind and financial security during a challenging time. It ensures that employees have the necessary resources to focus on their recovery without the added stress of mounting medical bills and financial burdens.....**AVG \$35**

5STAR LIFE INSURANCE W LIVING BENEFITS

Life insurance plays a vital role in protecting the financial wellness of employees. It provides a financial safety net for their loved ones in the event of their untimely death. By offering living benefits, life insurance policies go beyond just providing financial support after death. They offer employees a safety net during challenging times when they are still alive.....**AVG \$45**

VIP PARTNERED BENEFITS

WE PARTNER WITH THE BEST

DISCOUNTED
PROGRAMS
THROUGH OUR
PARTNERS

LS BENEFITS - ICHRA

Rising healthcare costs can put a strain on your budget and make it difficult to attract and retain top talent. However, there is a solution that can help you maximize benefits and minimize costs: ICHRA, or Individual Coverage Health Reimbursement Arrangement.....**N/A**

HUMAN INTEREST 401K

Human Interest offers a low-cost solution, making it affordable for businesses of all sizes. They have eliminated the high fees typically associated with traditional retirement plans, ensuring that more of employees' hard-earned money goes towards their retirement savings.....**N/A**

HEARTLAND PAYROLL & HR SERVICES

With their comprehensive payroll solutions, Heartland Payroll Services can help streamline your payroll process, making it more efficient and hassle-free.....**N/A**

EXPRESS ENROLL TECHNOLOGIES

EDUCATION AND ENROLLMENTS CAN BE SIMPLE!

EXPRESS ENROLL PLATFORM

Now, your team can enroll or waive their voluntary benefits with simplicity by using our ExpressEnroll platform via ANY computer or mobile device.....**COMPLIMENTARY**



To learn more about our offerings, consult with your agent or go to our website by scanning here.

5Star life requires that a minimum of 5 employees enroll for Guarantee Issue

**5Star Life QOL rider is not available in California

*** LS Benefits, Human Interest 401k, and Heartland Payroll services are referred to you by VIP and all discounts are controlled by our partners