



**VOLUNTARY INSURANCE PARTNERS**

YOUR VOLUNTARY BENEFITS SPECIALISTS

**EMPLOYER'S**

# BENElist

## ESSENTIALS PACKAGE

PROTECTING WHAT ACTUALLY MATTERS MOST

AVERAGE COST

\$100/PEPM



### ASSURITY DISABILITY INSURANCE <sup>HOT</sup>

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 <sup>HOT</sup>

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 <sup>HOT</sup>

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

BETTER THAN GROUP MAJOR MEDICAL FOR SMALL BUSINESS

AVERAGE COST

\$280/PEPM



### RECURO VIRTUAL PRIMARY CARE <sup>HOT</sup>

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 <sup>HOT</sup>

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

**FINANCIAL FUTURE PACKAGE** AVERAGE COST \$120/PEPM  
 PROTECTING FAMILIES IN CRITICAL TIMES



**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**

**ASSURITY GROUP TERM LIFE**

Portable, GUARANTEED ISSUE\*, and Simple Term Life Insurance that can cover the entire family!.....**AVG \$40**

**5STAR LIFE INSURANCE W LIVING BENEFITS**

5Star Life Insurance with guaranteed issue underwriting and full portability to provide employees with accessible and seamless life insurance coverage. This approach ensures that all employees, regardless of health status, can obtain coverage, and the portability feature allows them to retain their coverage even if they change jobs, offering long-term financial security and peace of mind.....**AVG \$45**

**VIP PARTNERED BENEFITS** DISCOUNTED PROGRAMS THROUGH OUR PARTNERS  
 WE PARTNER WITH THE BEST

**LS BENEFITS - SMALL BUSINESS HEALTH SOLUTIONS**

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. They are a GREAT partner in providing health insurance solutions with 37 years of experience.

**HUMAN INTEREST 401K**

Do you need an AFFORDABLE 401K? Partner with us and Human Interest!

**HEARTLAND PAYROLL & HR SERVICES**

Heartland is simple, effective, and have fantastic payroll technology and HR solutions for you at a VERY friendly costs making payroll hassle-free.

**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