VOLUNTARY INSURANCE PARTNERS

BeneList

Why voluntary benefits matter

Major medical pays the doctors. If someone gets hurt or sick, three other things still happen:

1. **Out-of-pocket expenses show up.**
2. **The bills at home have not stopped.**
3. **Paychecks can stop when work does.**

Employees want to protect that first. It is why they come to work.

LIFE PACKAGE — from $50/mth

- **Boston Mutual employer-paid**
  Up to $50,000 guaranteed issue.
- **Boston Mutual Group Voluntary Term (GVT)***
  Guaranteed issue up to $100,000.
- **Assurity group term***
  Portable. Guaranteed issue up to $100,000.

Age 39: up to $250,000 GI for as little as $50/mth.

FINANCIAL ESSENTIALS — avg $93/mth

- **Assurity Hospital / CI / Cancer Combo**
  Guarantee-issue cash. Avg $38.
- **Assurity Accident**
  Off-the-job accident benefits. Avg $20.
- **Assurity Lump Sum Critical Illness**
  Up to $30,000 tax-free, up to 3x per person. Avg $35.

Special underwriting: GI + waiver of pre-existing conditions.

DENTAL + VISION · AMERITAS — avg $40/mth

- **Ameritas Dental**
  No waits. No missing-tooth clause. Endo, perio, surgery as basic. Ameritas Rewards carry over unused benefits.
- **VSP Vision**
  Exam, lenses, frames. Rate varies by state.

VIRTUAL CARE · LYRIC + GOLEXI — $12 or $65

- **Lyric Complete · $65 / household**
  Primary care, 24/7 urgent, $0 copay, meds, labs. GoLexi included.
- **Lyric Essentials · $12**
  Urgent care, prescriptions, and GoLexi pet telehealth.

PAYCHECK PROTECTION — avg $35/mth

- **Assurity short-term disability**
  Replaces income when sickness or injury stops work.

People keep what they understand.

Our professionals educate. They do not push. ExpressEnroll makes enrollment easy — scan from a phone and most people finish in as little as five minutes.

* GI to $100,000 requires 10+ eligible employees and minimum participation. Averages are typical employee cost. Rates vary by age, state, and plan.