

Life Insurance Benefits

Benefits-In-A-Card SELECT also provides these employees with the opportunity to protect their families with post-retirement benefits.

Universal Life Insurance

- Earns interest at a competitive rate
- Builds cash value
- Portable policy
- Flexible premiums
- Coverage for whole family

Term Life Insurance

- Competitive premiums
- Portable policy
- Renewable with no medical questions
- Coverage available for whole family



Frequently Asked Questions

- Q:** **Is there a cost to offer these benefits to my employees?**
A: No. The coverage is voluntary and paid 100% by the employee unless the employer chooses to make a contribution.
- Q:** **Can the premiums be pre-taxed?**
A: Yes, most of the premiums are pre-tax. Both you and your employees can enjoy the pre-tax savings.
- Q:** **How will my employees enroll?**
A: Open enrollment can take place during your annual open enrollment period or at any other time of the year. Our staff of professional enrollers will meet with employees one on one to help them with their elections. Remote or transient employees will have the option of phone-in or Internet enrollment.

Contact us for more information:
300 East McBee Avenue, Suite 300
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(800) 908-1702

www.benefitsinacard.com

Benefits-In-A-Card *SELECT*

Additional Voluntary Insurance Coverage for Your Employees



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Introducing: Benefits-In-A-Card *SELECT*

Benefits-In-A-Card is one of the most trusted names in the staffing industry when it comes to voluntary health insurance for temporary employees.

Through our experience providing insurance to over 100,000 temporary staffing employees nationwide, we design health insurance products that meet the needs of both employer *and* employee.

Our current product portfolio for the temporary employee consists of a Limited Benefit medical plan with features such as:

- ❖ Low doctors office visit co-pays
- ❖ Hospital benefits
- ❖ Prescription coverage
- ❖ Dental coverage
- ❖ Group Disability Insurance
- ❖ Group Life Insurance

Understanding that not all client and employee needs are the same, Benefits-In-A-Card has designed a portfolio of products to meet the needs of:

- ❖ Corporate staff
- ❖ Payrolling clients
- ❖ Vendor on premise (VOP) clients desiring a more comprehensive package for outsourced employees
- ❖ Higher paid, longer term employees that are asking for a richer health insurance plan
- ❖ Employees in need of portable coverage as they transition from one employer to another



Supplemental voluntary health insurance products can help protect employees and their families should they experience a catastrophic illness.

Benefits-In-A-Card knows that when it comes to voluntary health insurance, cost is a significant factor. With the addition of one Benefits-In-A-Card *SELECT* product, an employee's premium would only increase about **\$5–7 per week**. Compared to the rate of a major medical insurance plan, it is a very affordable way for an employee to have the protection they greatly need.

Confidence in Your Coverage

With Benefits-In-A-Card SELECT, employees can have confidence that they are well protected in the event of a catastrophic illness.

There is a growing need in the staffing industry for a richer benefit plan for VOP and longer term employees. However, these employees typically cannot afford major medical coverage, even when subsidized by the employer.

Benefits-In-A-Card *SELECT* allows an employee to combine the mini-medical health insurance plan with one or two of the following health insurance products to create a portfolio of products to meet their needs.

Products offered...

Heart / Stroke Coverage

Benefits are payable for the treatment of a heart attack, coronary artery disease or a stroke.

- Benefits payable to the employee or assigned
- Family coverage available
- Policy is portable

Cancer / Specified Disease Coverage

In addition to cancer, this insurance pays for 20 other specified diseases

- Benefits payable to the employee or assigned
- \$75 per year Wellness benefit
- Policy is portable
- Individual and family coverage available

Critical Illness Policy

A Critical Illness policy helps protect employees finances by paying a lump sum if they are diagnosed with a critical illness.

- Benefits paid directly to employee or assignable
- Premium does not increase with age
- \$75 per year Wellness benefit
- Individual, single parent family or family coverage available

