

Insurance Fund *Advantages* Program for 2 - 9 employees

Group *Advantages* Program

Benefits may be provided "stand-alone" or in any combination. All plan rates are guaranteed to January 1, 2011.

Dental *Advantages*

No service waiting periods

2-tier, 3-tier or 4-tier rates available

All plans include *Dental Rewards*

All 100/80/50% coinsurance plans include *Incentive Coinsurance for Basic Services Fusion 100 or Fusion 150* Vision Care Benefit is available with all plans

Out-of-network expenses paid at 90th percentile of UCR

Life and AD&D *Advantages*

Up to \$25,000 per employee Guaranteed Issue for groups of 2,3,or 4 employees

Up to \$75,000 per employee Guaranteed Issue for groups of 5 to 9 employees

Long Term Disability *Advantages*

For 2, 3, or 4 employees– Guaranteed Issue for benefits up to 60% to \$3,000, 180 day EP, 2 year own occupation definition, 5 year benefit duration.

For 5 to 9 employees– Guaranteed Issue for benefits up to 60% to \$5,000, 180 day EP, 2 year own occupation definition, to SSNRA benefit duration.

Other Money-Saving *Advantages*

Discounted payroll services– *E-chx, Inc.*

Discounted shipping services–*UPS, Roadway, Yellow, NewPenn/USF, FedEx*

Discounted office products and services– *OfficeMax Partner Advantages*

Toll-free service for human resources information– *The Reasourceline*

Toll-free service for other business-related issues– *The Small Business Hotline*

The "Peace of Mind" *Advantage*

Since 1957, The Business Council Insurance Fund has been administering group benefits for thousands of companies throughout New York State. All *Advantages Program* member/clients benefit from this long tradition of high quality, personalized customer service.