



## Group Benefit Plans

Since 1957, The Business Council Insurance Fund has offered New York State employers cost-effective group insurance products. The Fund, which now insures 125,000 employees across New York State, allows businesses to offer employees attractive benefits at affordable prices. Employer funded or voluntary.

### PRODUCT OFFERINGS:

#### Basic Life

- Guarantee issue for groups of 2 or more employees.
- All contracts will include Aetna's Employee Assistance Plan (EAP), Everest Funeral Services, Beneficiary Solutions and Financial Planning Services.
- Dependent Life is also available.

#### Voluntary Life

- 20% participation (minimum 5 enrolled lives).
- Personalized employee enrollment kits provided.
- May be offered to employees, their spouse and children unmarried, to age 26.
- Generous guaranteed issue.
- Participation requirements waived with mandatory employee meeting.

#### Long Term Disability

- Guarantee issue for groups of 2 or more employees.
- All contracts include Aetna's Employee Assistance Plan (EAP).
- Dedicated Aetna claims team.

#### NY-DBL

- All 50+ life groups are rated individually.
- Three years of experience is required for groups over 100 employees.
- For 2-49 Lives—Monthly rate per employee: Male—\$2.49; Female—\$5.08.
- Dedicated Aetna claims team.

#### Short Term Disability

- Minimum of 5+ lives
- All groups are rated individually.
- Three years of experience is required for groups over 100 employees.
- Dedicated Aetna claims team.

#### Dental

- Available to groups of 2 or more employees.
- Plans range from low-cost basic, to coverage for all services, including orthodontia benefits for dependent children and adults.
- All plans have 100% coverage for preventive services with no service waiting periods.
- Fusion vision benefit is available.
- 2-tier, 3-tier and 4-tier rates available.

For additional information about any of our Group Benefit Plans,  
contact us at 1-518-463-0695