

## 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 150,000 employees across New York State, allows businesses to offer employees attractive benefits at affordable prices.

### Basic Life

Guarantee issue for certain plans to groups of 2 or more employees. Dependent Life is also available.

### Supplemental Life

25% participation (minimum 20 participants). Personalized enrollment forms provided. May be offered to employees, their spouse and children.

### Long Term Disability

Guarantee issue for certain plans to groups of 2 or more employees. All contracts will include Aetna's Employee Assistance Plan. Contributory Plans and Voluntary Plans are also available.

### NY-DBL & Short Term Disability

All groups are rated individually. Three years of experience is required for groups over 100 employees.

### 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. Employees have the flexibility to be treated by the dentist of their choice.

For additional information about any of our Group Benefits  
contact us at 800.445.2023