

Featured Carriers



Aetna

Building on its 150-year heritage, Aetna is one of the nation's leading providers of health, dental, group, life, disability, and long-term care benefits. They provide benefits through employers in all 50 states, with products and services targeted specifically to small, midsized, and large multi-site national companies. Aetna also offers a wide array of programs, services, and information that help minimize increases in employee benefits costs, while striving to provide easy access to cost-effective, high-quality health care.



American Specialty Health Plans of CA

American Specialty Health Plans of California, Inc. (ASHP) is California's first and largest specialty health plan for chiropractic and acupuncture benefit programs. ASHP provides covered members with direct access to complementary health care products and services on a direct basis and through alliances with various client health plans.



Ameritas Group

As one of the nation's leading providers of affordable dental and eye care plans, Ameritas offers fantastic value, unique advantages, and access to a large PPO network. Through CoPower, Ameritas offers four dental plans that all include Dental Rewards that can roll over a portion of an insured's unused benefits each year, thereby increasing their benefits annually without additional costs.

Ameritas also offers two very affordable vision plans that can enable even the smallest groups to add vision care for their employees at a very low cost. Best of all, Ameritas can combine the dental and vision benefits into one plan called "FUSION." All Ameritas dental and eye care

plans are available to groups from 3 to 99 lives!



Anthem Blue Cross

Anthem Blue Cross has been serving the health care needs of California residents since 1937. Together with its branded affiliates, Anthem Blue Cross provides health care services to more than 6.8 million members. Offering a full continuum of product and coverage options, Anthem Blue Cross provides customers with unparalleled choice and flexibility in meeting their health plan needs. With its strong track record for innovation, Anthem Blue Cross focuses on progressive products and services designed to improve the health status of all Californians.



CaliforniaChoice 51+

CaliforniaChoice 51+ is a unique program that allows employers with 51 to 199 employees to set a monthly budget for employee health benefits and offers each of their employees the ability to choose from 3 health plans, 16 benefit plan designs, 3 HSA-qualified plans, Dental, Vision, Hearing, Chiropractic & Acupuncture, Life and HR Support Center—all in one package with one consolidated monthly bill.



CaliforniaChoice[®]

CaliforniaChoice[®] is a unique program that allows employers with 2 to 50 employees to set a monthly budget for employee health benefits, offering each of their employees the ability to choose from a selection of multiple health plans, optional ancillary benefits, and a payroll solution that makes the administration side of their business easy—all in one package with one consolidated monthly bill.



Ceridian

Ceridian is an information services company that offers integrated services for managing human resources, payroll, tax, time, benefits and employee effectiveness. A distributed service model is the centerpiece of their service. Ceridian has been a leader in the human resources industry for nearly 70 years. They have maintained a track record for pioneering “firsts” in every industry they have entered, creating innovative and integrative applications. They offer special pricing through LSI for Premium Only Plan (POP), Flexible

Spending Account (FSA) and COBRA service plans.



CIGNA HealthCare

CIGNA is one of the largest national providers of health care benefits and health services. CIGNA's broad portfolio of group medical and specialty health care products and services are all designed with your clients' health care needs in mind—to provide quality service and reduce costs.



COBRA OnQue®

COBRA OnQue, developed by OnQue Technologies, Inc., is a self-administered COBRA software that is designed for non-technical users, data clerks, brokers and HR administrators. Simple to use, the program provides answers and easy administration for COBRA. OnQue Technologies was founded in 1997 to provide affordable and educational human resources administration systems for small- and medium-sized businesses. Located in Santa Rosa, California, they provide services to employers throughout the United States.



CoPower *ONE*

CoPower was founded in 1995 to bring big company benefits to small group employers. One of the product lines that CoPower offers is CoPower ONE. It is an easy way to offer ancillary benefits to the employer—the group fills out one application, gets one bill, and the package is available at one fixed price per employee! CoPower ONE features three comprehensive packages of dental, vision, and life coverages that cover a range of deductibles, provider networks, and services offered to fit any budget. And, the products are underwritten by Delta Dental of California, VSP, and Unum, so employees receive top-quality coverage from trusted carriers.



CoPower *OPTIONS: All Products*

CoPower was founded in 1995 to bring big company benefits to small group employers. One of the product lines that CoPower offers is CoPower OPTIONS. It allows you to customize a benefits package by mixing and matching plans—Dental, Vision, Life, Section 125 and consumer-directed plans, and COBRA Administration—to fit any client's need or budget. The carriers that make up CoPower OPTIONS's compelling suite of product

offerings are Delta Dental of California, VSP, Unum, and BeneFLEX HR Resources.



CoPower *OPTIONS*: Delta Dental

With more than 92% of California dentists and 143,000 dentist locations nationwide, Delta Dental offers the industry's largest dental network. Delta's contracts with dentists allow them to keep tight control over treatment costs and quality of care provided to enrollees, making their HMO, PPO, and traditional fee-for-service programs the best managed care values on the market. With their variety of plans and direct payments to dentists, 98% of Delta enrollees renew every year. In addition, CoPower provides a full range of administrative services for Delta Dental.



CoPower *OPTIONS*: Unum

Unum's life, disability, long term care, and voluntary insurance products are backed by 10,000 employees with an unwavering commitment to meeting the needs of customers. Unum is a partner in helping companies deliver better benefits through unique plan designs, effective benefits education, claims expertise, flexible funding options and administrative support. A leading provider of employee benefits, Unum has a 160-year history of not only helping protect employees from the unexpected, but also helping companies recruit and retain a talented workforce. Unum knows that companies that care about their employees and value the time and passion they put into their work offer great benefits packages, including Unum.



CoPower *OPTIONS*: VSP

For nearly half a century, VSP has been a trusted advisor in eye care wellness benefits. As the nation's largest provider of eye care coverage, more than one in 10 Americans is a VSP member. As a VSP member, your clients have access to the largest eye care doctor network and all plans provide a thorough eye examination. VSP was one of the first eye care health plans to use stringent National Committee for Quality Assurance guidelines to credential all VSP doctors. VSP's doctor network is so comprehensive, that over 90 percent of members have access to a VSP doctor within 10 miles of work and home.



Dearborn National®

With more than 35 years experience, Dearborn National® is among the country's leading providers of group life insurance programs. Dearborn National markets and administers group term life, long- and short-term disability, group dental, and individual life. Dearborn National is committed to its policyholders and partners by focusing on consumers' needs while providing financial stability, professional services and innovative business solutions.

Dearborn National has \$2.1 billion in assets and \$151 billion of Life insurance in force and is rated A+ (superior) by A.M. Best Company and A+ (strong) for financial strength by Standard and Poor's.



Employers

A leader in the commercial property and casualty insurance industry specializing in workers' compensation products and services. Employers was founded in 1913 as the Nevada State Workers' Compensation Fund and privatized in 2000 – becoming Employers Insurance Company of Nevada. It entered the California market in July 2002 and is now the 9th largest private writer of workers compensation policies in California. Employer is Rated A- (Excellent) from A.M. Best Company and operates in 30 states with 900 employees. Their Integrated MediComp product, a partnership with Anthem Blue Cross since 2002, provides savings for employers on workers' compensation insurance premiums and potential savings for employees on medical premiums. Integrated MediComp also consolidates medical and workers' compensation payments into one bill, and provides for efficient case management.



Golden West Dental & Vision

With over 25 years in the business, Golden West Dental & Vision has recruited the highest quality private practice dental offices in California to participate in their prepaid plans. Their bilingual member service teams are available to help with enrollment questions or provider selections. With a 24-hour turnaround, their claims department has been recognized by industry peers as being one of the most efficient in terms of speed and accuracy, and their network retention rates are consistently

high year after year.



Health Net

Health Net is among the most respected health care companies in California, with an extensive network of more than 48,000 physicians, 750 physician group locations, and 4,600 pharmacies serving more than 2.5 million members. The company's HMO, insured PPO, and government contracts subsidiaries provide health benefits to approximately 5.3 million individuals in 15 states through group, individual, Medicare, Medicaid, and TRICARE programs.



HSA California®

HSA California® offers members a way to pay less for insurance, reduce taxes, access high quality health benefits, and save for future medical expenses with a Health Savings Account (HSA).

HSA's work with higher deductible health plans that reduce monthly insurance costs. Instead of paying insurance companies for benefits that often times aren't used, members pay less each month and can make tax deductible contributions into an HSA that can be used for medical expenses or earn interest Tax-Free until you retire (2009 contribution maximums are \$3,000 for individuals or \$5,950 for families).

And, while most programs offer members only one health plan, HSA California offers Health Net, Kaiser Permanente and Western Health Advantage.



Kaiser Permanente 51+

Founded in 1945, Kaiser Permanente is the nation's largest not-for-profit health plan, serving more than 8.6 million members, with headquarters in Oakland, California. At Kaiser Permanente, physicians are responsible for medical decisions. The Permanente Medical Groups, which provide care for Kaiser Permanente members, continuously develop and refine medical practices to help ensure that care is delivered in the most efficient and effective manner possible.

Kaiser Permanente's creation resulted from the challenge of providing Americans medical care

during the Great Depression and World War II, when most people could not afford to go to a doctor. Among the innovations it has brought to U.S. health care are: prepaid health plans, which spread the cost to make it more affordable; physician group practice to maximize their abilities to care for patients; a focus on preventing illness as much as on caring for the sick; and an organized delivery system, putting as many services as possible under one roof.

KAISER PERMANENTE CHOICE SOLUTION
A CHOICE Administrators® Program

Kaiser Permanente Choice Solution

Offered through CHOICE Administrators®, this unique program for employers with 2 to 50 employees offers ten of the most flexible Kaiser Permanente benefit plans along with Dental, Life, Section 125, Employee Choice, Defined Contribution, and HR Support Center—all in one program with one consolidated monthly bill.



Managed Health Network (MHN)

MHN has provided Employee Assistance Program (EAP) services since 1974 to over 700 organizations including Fortune 500 companies, government agencies, health plan carriers, insurers and Taft-Hartley Trust Funds. Their comprehensive suite of EAP services and their extensive network of clinicians, consultants and trainers can help make your clients' bottom lines stay profitable by helping their employees manage emotional health and family- and work-related challenges.



MetLife®

MetLife, Inc. is a leading provider of insurance and other financial services to millions of individual and institutional customers throughout the United States and around the world. The MetLife companies offer life, accident and health insurance, retirement and savings, and reinsurance products through agents, third-party distributors such as banks and brokers, and direct marketing channels. MetLife works with families, corporations and governments to provide them with solutions that offer financial guarantees in their lives. Their name is recognized and trusted by more than 70 million customers worldwide and over 90 of top 100 FORTUNE 500 companies in the United States. MetLife has the experience, global resources and vision to provide financial certainties for an uncertain world.



Premier Access

Premier Access, one of the largest PPO networks in California, offers a wide range of dental benefits with options to meet even the most challenging needs. Their Premier Choice Network (PCN) is available to members with minimal or no out-of-pocket expenses. They even offer pure indemnity products without any association with their provider network and provide self-insured products with all the services needed to administer any dental benefit arrangements. Their products are offered with a wide range of deductibles, co-payment levels, orthodontic options, and maximum annual dollar coverage. This flexibility provides the dental benefits solutions to meet your clients' specific needs.



Principal Life Insurance Company

Principal Life Insurance Company (The Principal®) has over 120 years in the insurance business, over 55 years as a leader in employee benefits, and more than 120,000 group insurance, and retirement plan customers of all sizes. They are one of the largest employee benefit providers in the nation. Principal Life offers dental, life, vision, and disability insurance through LISI.



SeeChange Health

SeeChange Health offers something new: value-based health insurance. SeeChange covers health care expenses when members get sick or injured *and* they do more. They encourage members to take an active role in achieving and maintaining good health. With SeeChange Health, members have the opportunity to enrich their benefits and reduce their out-of-pocket costs by complying with recommended health care guidelines.



Sharp Health Plan

Sharp Health Plan is the only commercial health plan based in San Diego. Their health plan options provide coverage for employers throughout San Diego and Riverside Counties, combining affordability, flexibility and choice, while ensuring high quality health care and customer service. In addition, plans include valuable enhancements, such as interactive wellness resources, dental discounts, and an exclusive global emergency

services program.

Sharp Health Plan is a subsidiary of Sharp HealthCare, San Diego's largest private employer and the largest provider of comprehensive health care services in the County. In 2007, Sharp was one of only five organizations to receive the Malcolm Baldrige National Quality Award—the nation's highest Presidential honor for quality and organizational performance excellence. Sharp is the first health care provider in California to receive this recognition.



TASC

TASC (Total Administrative Services Corporation) provides complete third-party administrative services for employers of all sizes with a specialty in small businesses. Starting out as an insurance agency in Wisconsin's farmlands, TASC has grown to a total business solutions company with 220 employees and clients in all 50 states.

TASC's group division provides employee benefits administration offering products such as COBRAToday (full COBRA administration), FlexSystem (Section 125 FSA administration), ERISAEdge (ERISA compliance services), FMLAMatters (FMLA administration and compliance services), and DirectPay (HRA administration).



The Hartford

Founded in 1810, The Hartford Financial Services Group, Inc. is one of the largest investment and insurance companies based in the United States. The Hartford is a leading provider of investment products—annuities, mutual funds, college savings plans—as well as life insurance, group and employee benefits, automobile and homeowners' insurance, and business insurance. After nearly 200 years in business, and 50 years of providing group benefits, The Hartford is known for its financial strength and stability, superior customer service, and continued operational excellence.