





Savoy Associates  
Ancillary Product Reference Guide

					
<b>Dental</b>	Product Offered	3 or more lives, 2 with Medical in place	2 or more lives enrolled	50+ Groups only	Dental Offered through Horizon or United Concordia
	Voluntary Plans	3 Options Available to 3 life groups	Available	Not recommended until 100 Eligible Lives	Dental Offered through Horizon or United Concordia
	Family Content	No more than 50% of the overall group	No more than 50% of the overall group	No underwriting reference to Family Content	Dental Offered through Horizon or United Concordia
	Dual Option	Available	Not Available	Available with DHMO/PPO Plans	Dental Offered through Horizon or United Concordia
	Community Rated	Plans under 50 lives are based on Number of lives and SIC Code	No - Individually rated	All cases Individually rated	Dental Offered through Horizon or United Concordia
	Ortho Requirements	Available to groups over 9 lives	Available to groups over 25 eligible lives or 10 eligible dependant units	Available on all Dental Plans offered	Dental Offered through Horizon or United Concordia
	Network Website	www.aetna.com - Most common networks are DMO and PPO/PDN	www.aigebs.com - Most common Network is "AIG National Network"	www.cigna.com - Most common network is DMO or PPO plans	Not applicable
	Plan Flexibility	None up to 50 lives.	Over 5 lives - complete flexibility	Complete Flexibility of Plan Designs	Dental Offered through Horizon or United Concordia
	Vision Benefit Available	Discount plan only	Fully Insured and Discount Plan	Fully Insured and Discount Plan	Dental Offered through Horizon or United Concordia


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		 <b>GUARDIAN®</b>	 <b>Horizon</b> <small>Horizon Blue Cross Blue Shield of New Jersey</small>	 <b>MetLife®</b>
<b>Dental</b>	Product Offered	Dental for groups of 2+ employees	2 or more lives needed	2 or more lives needed.
	Voluntary Plans	Available; recommend dual choice (DHMO/PPO) approach	Only PPO Access Plan. 50% participation required	Voluntary Plans available for groups over 10 lives
	Family Content	No restrictions	No underwriting reference to Family Content	No underwriting reference to Family Content
	Dual Option	Guardian features a DHMO/PPO and a Triple Choice.	Only when distinct Class is made	Available for groups over 10 lives.
	Community Rated	Voluntary is generally Community Rated	Plans under 50 are based on number of lives, Zip Code and Turnover of groups	For groups 2-9 lives
	Ortho Requirements	Available for groups over 5 lives. Groups 5 -9 ees have special requirements	Available for groups over 5 lives with Limited Benefits	Available for groups over 10 lives
	Network Website	<a href="http://www.guardianlife.com">www.guardianlife.com</a> . DHMO is the "MDG" network. PPO is e Dentalguard Preferred network	<a href="http://www.rayant.com">www.rayant.com</a> - All plans listed - "Traditional Plan" = Dental Option Plan	<a href="http://www.metlife.com">www.metlife.com</a>
	Plan Flexibility	Complete flexibility of plan design	Only UCR levels can be added for groups over 10 lives.	All Plans over 9 lives can be customized
	Vision Benefit Available	Vision offered through VSP and Davis Vision	Discount plan available with Medical	Not available

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<b>Dental</b>	Product Offered	8 Options for groups under 50 lives	Available to group 5+ (3-4 lives require 2 lines of coverage)	Available for groups over 10 lives	Available to groups of 3 or more
	Voluntary Plans	2 Plans available - 2 employees must enroll	Available to groups over 10 lives.	Available to groups over 25 lives.	Available to groups of 10 or more
	Family Content	Family Content can be 100%	No underwriting reference to Family Content	No more than 50% of the overall group	Family Content can be 100%. Special U/W rules apply
	Dual Option	Not Available	Available to groups over 10 lives	Available on a limited basis	Available to groups 35+ lives
	Community Rated	Rates based on Zip Code and Number of Lives	No - All cases individually rated	No - All cases individually rated	<150 Lives- Driven by demographics 150+ Lives- Experience rated
	Ortho Requirements	Available for groups over 10 lives	Available to groups over 10 lives.	Available to groups over 10 lives.	Available on limited basis for group 2-9 lives. Complete flexibility over 10 lives.
	Network Website	www.myuhcdental.com - Most common network is "National PPO Network"	www.principal.com - most common network is "Principal Plan PPO"	www.standard.com - Most common network is "Ameritas PPO Dental Network"	http://ebg.sunlife.com - Most common network is "Aetna Dental Administrators"
	Plan Flexibility	Life Benefit can be added and Plan Maximums can be increased	All plans and provisions can be customized.	All plans and provisions can be customized.	4 options available to groups under 10, complete flexibility over 10 lives
	Vision Benefit Available	Fully Insured Plan included in Dental plan	Indemnity Plan available, Discount Plan Included with Dental	Not Available	Discount Plan Included with Dental, Indemnity plan sold as rider

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<b>Dental</b>	Product Offered	Available to groups with 2 or more lives
	Voluntary Plans	All Plans available on a Voluntary basis
	Family Content	No underwriting reference to Family Content
	Dual Option	Available to groups with 10 or more lives
	Community Rated	All plans are rated individually
	Ortho Requirements	Available for groups over 10 eligible lives
	Network Website	<a href="http://www.myuhcdental.com">www.myuhcdental.com</a> - Most common network is "National PPO Network"
	Plan Flexibility	Number of available plan options increase with number of eligible lives.
	Vision Benefit Available	Fully Insured Plan available.





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<b>Life Insurance</b>	Product Availability	Benefits up to \$50,000 Available to groups up to 50 lives. Full Portfolio above 50 Lives.	Available to groups with 2 or more lives	Available to groups of 50 or more lives	Small group product available to 2-9 lives. Full Portfolio for groups over 10 lives
	Maximum Benefits	\$50,000 for groups under 50, Up to \$750,000 for groups over 50 lives	\$100k for groups up to 4 lives \$200k for 5-9 lives \$500k for 10 - 49 lives 50 & over determined by Underwriting	Maximums determined at time of underwriting. Up to \$750,000 Standard	\$100K for groups up to 10 lives, \$150K for groups up to 24 Lives 25+ based upon case specific details
	Guarantee Issue Amounts	Under 50 Lives all Guaranteed, over 50 lives depends upon group size	2-4 lives (Virgin) None 2-4 lives (Takeover) \$50k 5-9 lives (Virgin) \$75k 5-9 lives (Takeover) \$100k 10 plus depends on plans quoted	Based on Number of lives and Volume of Plan	2-5=\$35,000 6-9=\$50,000 10 or more depends upon plan quoted
	Secondary Benefits	Will Prep, Financial Assist, EAP, Physical and Emotional Support	My Life Values®	Will Prep, Financial Assist, EAP, Physical and Emotional Support	EAP Programs available at additional cost
	Supplemental / Voluntary	Available with Basic Life on groups over 50 lives	Available down to 2 eligible lives	Available for groups over 100 lives. Higher participation requirements necessary	Available down to 2 eligible lives
	Plan Designs Available	Flat amounts for groups under 50 lives. Flat and percentage of salary above 50 lives	Flat and Percent of Salary for groups down to 2 lives.	Flat and Percent of Salary for groups over 50 lives.	Flat and Percent of Salary for groups down to 2 lives.


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		 Horizon Blue Cross Blue Shield of New Jersey		
<b>Life Insurance</b>	Product Availability	Life products are available for 2+ groups	Life Products available through Fort Dearborn	Life products for groups 10 lives and above
	Maximum Benefits	Maximums determined at time of underwriting	Life Products available through Fort Dearborn	Maximum Amounts vary by case size.
	Guarantee Issue Amounts	Based on number of lives and volume of plan	Life Products available through Fort Dearborn	Amounts are based upon number of lives and Volume of plan
	Secondary Benefits	Life Assist; EAP available free of charge with sale of 3 lines of coverage	Life Products available through Fort Dearborn	Will Prep Services, Grief Counseling, Financial Assistance, Discount Programs
	Supplemental / Voluntary	Available for 50+ groups	Life Products available through Fort Dearborn	Voluntary Life options available for groups over 25 lives
	Plan Designs Available	Flat and percent of salary	Life Products available through Fort Dearborn	Flat Amounts and Percent of Salary plans available.





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<b>Life Insurance</b>	Product Availability	\$10,000 or \$25,000 available with a rider on the Dental Plans	Available to group 5+ (3-4 lives require 2 lines of coverage)	Products available for groups over 10 lives	Small group product available to 2-9 lives. Full Portfolio for groups over 10 lives
	Maximum Benefits	\$25,000	\$100K for groups up to 10 lives, \$300K for groups up to 50 Lives \$750K for groups over 50 Lives.	Maximums determined at time of underwriting. Up to \$750,000 Standard	\$200K- 2-24 Lives \$300K- up to 99 lives \$550K- up to 249 lives \$750K- to 299 lives \$1mill- up to 499 lives
	Guarantee Issue Amounts	All Amounts Guaranteed	Amounts are based upon number of lives and Volume of plan	Amounts are based upon number of lives and Volume of plan	2-5=\$25K, 6-9=\$50K, 10+= depends on number of lives and plan quoted.
	Secondary Benefits	Vision and Employee discount programs included	Will Prep Services, Grief Counseling, Financial Assistance, Discount Programs	Travel Assist, Child Care, Career Adjustment, and Higher Education Benefits	Travel Assist, Global Security Assistance and Performance Guarantees
	Supplemental / Voluntary	Not Available	Available for groups over 25 lives, No Participation requirement possible	Available for groups over 25 lives. Plans are more aggressive when sold with Basic Life	Minimum of 10 enrolled lives. Minimum of 20% participation Required.
	Plan Designs Available	Flat Amounts only	Flat and Percent of Salary for groups down to 3 lives.	Flat and Percent of Salary for groups over 10 lives.	Flat and Percent of Salary for groups down to 2 lives.




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Life Insurance		
	Product Availability	Limited Availability for groups of 2 or more employees
	Maximum Benefits	\$100K for groups up to 10 lives, \$300K for groups up to 50 Lives \$500K for groups over 50 Lives.
	Guarantee Issue Amounts	2-5=\$25K, 6-19= \$50K, 20-50=\$100K, 50+ based upon Plan design.
	Secondary Benefits	Will Prep, Financial Assist, EAP, Physical and Emotional Support
	Supplemental / Voluntary	Limited Availability for groups of 10 or more employees. Availability increases over 100 lives
	Plan Designs Available	Flat and Percent of Salary for groups down to 2 lives.





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<b>Disability</b>	Availability of STD	Packaged with LTD or Life from 50 eligible lives.	Available down to 2 eligible lives	Available over 50 lives	Available for groups over 10 lives
	NY State DBL	Available with Basic Life or LTD on groups 50+ lives.	Available	Available	Available down to 2 lives
	NJ TDB (Over 25 Lives)	Available with Basic Life or LTD over 25 lives.	Available to groups over 25 eligible lives another line of AIG business must be sold	Available	Not available
	EAP	Included	Not Included	Included	Available for an additional fee
	LTD Plan Designs Available	Flat Benefits under 50 lives, 50%, 60%, 66.67% on groups over 50 Lives	50%, 60%, 66.67%	Complete Flexibility of Plan Designs	60% under 10 lives, 50%,60% and 66.67% above 10 lives
	Maximum Benefits (Benefits subject to "top 3 salary rule")	Flat \$1000 for groups under 50. \$15,000 for groups over 50 lives.	\$5,000 under 10 lives \$10,000 from 10 - 99 lives \$15,000 at 100 lives	Up to \$20,000 Available for groups over 50 lives	\$6,000 for groups under 10 lives, \$10,000 for groups with 10+ lives
	Maximum Duration	Social Security Normal Retirement Age	Social Security Normal Retirement Age	To Age 65 Standard, SSNRA available	To Age 65
	Integration Philosophy	Package under 50 lives, Prefers Integration	Prefers Integration	Prefers Integration	Integration does not affect pricing
	Reports online	Available over 50 lives	Not Available	Not Available	Not Available


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Disability				
	Availability of STD	Available for 2+ groups	Disability Products available through Fort Dearborn	STD Benefits available for groups over 9 lives
	NY State DBL	Available for 2+ groups	Disability Products available through Fort Dearborn	Available
	NJ TDB (Over 25 Lives)	Available for 50+ groups	Disability Products available through Fort Dearborn	Available
	EAP	Available; free of charge with sale of 3 lines of coverage	Disability Products available through Fort Dearborn	Included in Disability Plans
	LTD Plan Designs Available	Strong flexibility of plan design	Disability Products available through Fort Dearborn	Strong Flexibility of Plan Designs for groups over 9 lives
	Maximum Benefits (Benefits subject to "top 3 salary rule")	Subject to underwriting requirements	Disability Products available through Fort Dearborn	Up to \$15,000
	Maximum Duration	SSNRA; Age 65 amongst others	Disability Products available through Fort Dearborn	SSNRA, 5 Year, 2 Year
	Integration Philosophy	Prefers Integration	Disability Products available through Fort Dearborn	Neutral Rate impact when combined with STD
	Reports online	Not available	Disability Products available through Fort Dearborn	Available

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<b>Disability</b>	Availability of STD	No Disability Benefits Available	Available to groups with 3 or more employees	Available to groups over 10 lives.	Available down to 2 eligible lives
	NY State DBL	No Disability Benefits Available	Available for groups with Principal LTD	Available	Available for groups over 25 lives.
	NJ TDB (Over 25 Lives)	No Disability Benefits Available	Available for groups with Principal LTD	Available	Available
	EAP	No Disability Benefits Available	Included	Available for an additional fee	Available for an additional fee
	LTD Plan Designs Available	No Disability Benefits Available	Complete Flexibility on Plan Designs	Complete Flexibility on Plan Designs	60% for groups under 10 lives. Complete Flexibility for groups over 10 lives.
	Maximum Benefits (Benefits subject to "top 3 salary rule")	No Disability Benefits Available	\$10,000 available for groups under 10 lives, up to \$20,000 possible for groups over 10 lives.	\$15,000 Available for groups over 10 lives, \$20,000 with underwriting	\$6,000 for groups under 10 lives, \$15,000 for groups with 10+ lives, \$20,000 with underwriting
	Maximum Duration	No Disability Benefits Available	Social Security Normal Retirement Age	Social Security Normal Retirement Age	Social Security Normal Retirement Age
	Integration Philosophy	No Disability Benefits Available	Rates LTD higher when integrated	Rates LTD higher when integrated	Prefers Integration
	Reports online	No Disability Benefits Available	Available	Available	Available

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Disability		
	Availability of STD	Available to groups with over 50 lives
	NY State DBL	Not available
	NJ TDB (Over 25 Lives)	Not available
	EAP	Available for groups over 50 eligible lives
	LTD Plan Designs Available	50% and 60% for groups under 50 lives. Over 50 lives complete flexibility available.
	Maximum Benefits (Benefits subject to "top 3 salary rule")	\$3,000 for groups under 10 lives, \$5,000 for groups up to 50 lives, and \$10,000 for groups over 50 lives
	Maximum Duration	To Age 65
	Integration Philosophy	On groups over 50, does not adjust pricing for integration
	Reports online	Not Available