



*Direct***Benefits**



WHO-WHAT-WHY-HOW

AN INTRODUCTION TO GROUP BENEFITS



GROUP SALES TEAM



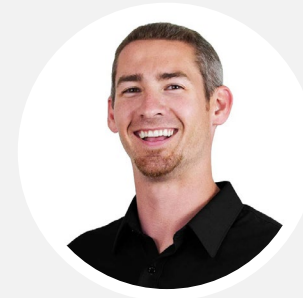
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Group Sales Manager
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**Suzanne
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**Sam
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Educate | Info on top product features | Webinars & Training Guides

Liaison | Go between agent & carrier | Trouble-shoot issues

Support | Provide sales quotes with a 24-hour turn-around

Celebrate | Agent Rewards



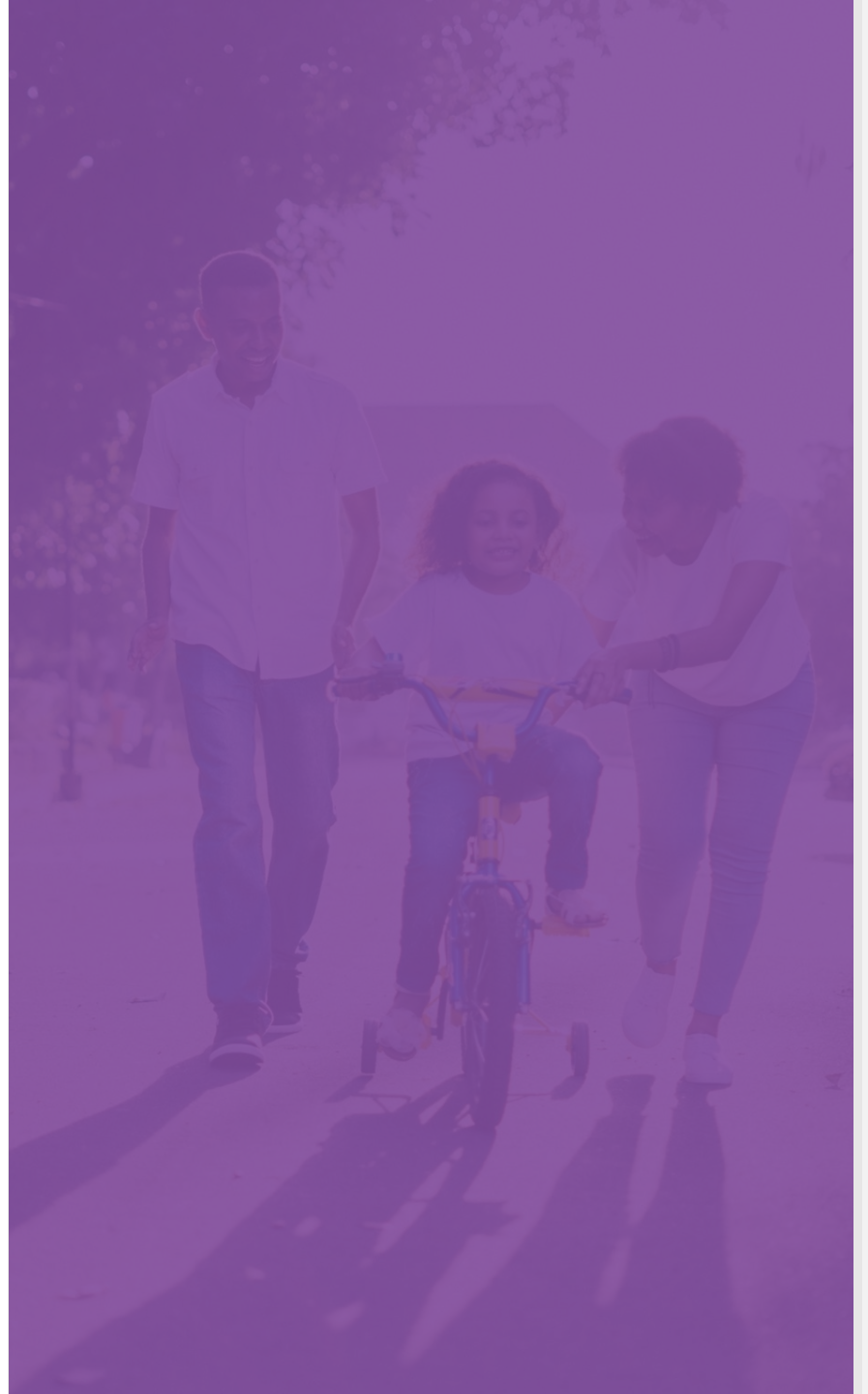
(800) 620-5010 option 5



agentsupport@directbenefits.com

WHAT WE'RE COVERING

- | Who, What, Why and How
- | Product Portfolio
- | Agent Resources
- | How to Contact Us



*Direct*Benefits



WHO WE ARE | OUR STORY

- | Founder, Tom Mayer, started Direct Benefits on June 8, 2001

- | Wanted to help people who didn't buy insurance as an employee at a large company

- | A no-load managing General Agency - Ancillary Benefits
 - | Dental
 - | Vision
 - | Life
 - | Disability
 - | Identity Theft
 - | Pet Insurance

WHAT WE DO

Direct Benefits focus – Delivering “Fortune 500” equivalent benefits to individuals and employers through nearly 16,000 independent agents and through various e-commerce channels.

Agents | Offering individual dental and vision benefits

Agents | Focused on Small, Mid and Large Employer Group plans

WHAT WE OFFER | GROUP PRODUCTS



DENTAL

- | Spirit Dental & Vision
- | Denali Dental & Vision
- | Delta Dental MN,ND,NE
- | Magnum Dental
- | Argus Dental & Vision
- | Beam Dental
- | Nippon Life
- | Companion Life
- | Principal
- | Reliance Standard
- | Kansas City Life
- | The Standard
- | Lincoln Financial
- | Unum



VISION

- | Spirit Dental & Vision
- | Denali Dental & Vision
- | Argus Dental & Vision
- | Principal
- | Avesis
- | Reliance Standard
- | Companion Life
- | The Standard
- | EyeMed
- | Unum
- | Kansas City Life
- | VSP
- | Lincoln Financial
- | Nippon Life



LIFE

- | Companion Life
- | Principal
- | Kansas City Life
- | Reliance Standard
- | Lincoln Financial
- | The Standard
- | OneAmerica
- | Unum



LTD AND STD

- | Companion Life
- | Principal
- | Kansas City Life
- | Reliance Standard
- | Lincoln Financial
- | The Standard
- | OneAmerica
- | Unum



PET
Pet Partners



IDENTITY
Securus ID




TELEMEDICINE
FreshBenies

WHAT WE OFFER | PRIVATE LABEL



SPIRIT




DENALI




MAGNUM



DELTA DENTAL |
PATHFINDER



COMPANION
LIFE*



RELIANCE
STANDARD
LIFE | SMART
CHOICE*

*GA leader with special life and disability offerings



WHY?

- | Small Business Market

- | 2019 – 5.8 million small businesses (2-99).
- | Represents 98% of all US employers and 1/3 of total US workforce | ¹ 61% in 2012

- | Small Business Benefits

- | Six of ten small businesses offer benefits ²
 - | **Short-term disability** offered to 40%, elected by 98%
 - | **Long-term disability** offered to 34%, elected by 96%
 - | **Life** offered by nearly 60% of employers with an adoption rate of 97%

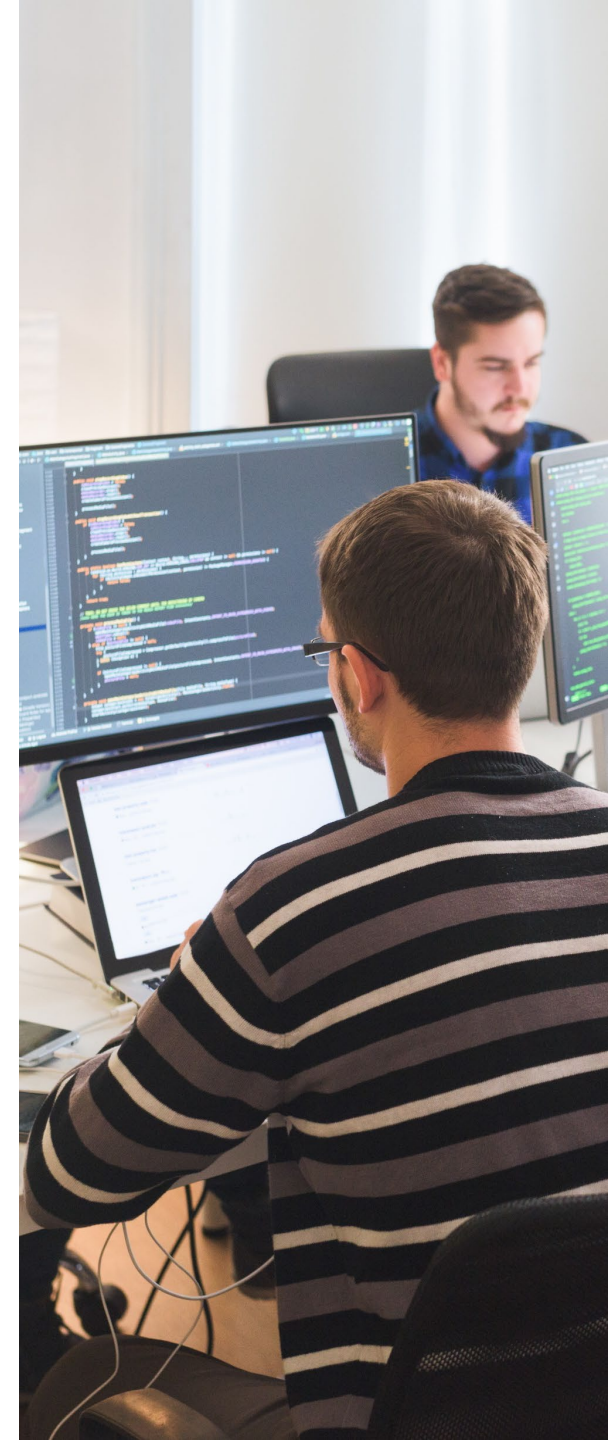
¹ Bureau of Labor Statistics, September 19, 2019

² LIMRA, June 4, 2019.

WHY?

Group Ancillary for Total Benefit Package?

1. Increased cost of health insurance
 - | ER vs. EE cost share.
 - | Increased out-of-pocket exposure
2. Pre-tax vs. post-tax
3. Group – Richer benefits broader network options
4. Ancillary benefits impact on overall health
 - | Cardiovascular disease – inflammation of the gums.
 - | Periodontal disease – premature / low birth weight.



TOP TEN REASONS TO WORK WITH US

10

No-Load
General Agent

5

Strong carrier
relationships

9

Commission paid by
carrier direct to agent

4

Ongoing sales and
service model

8

Group product down
to 2 lives

3

1st of the month effective
dates through the 10th*

7

Family related
business options

2

24-hour quote turn
around (2-9)

6

Experienced team
work with over 16,000 agents

1

Direct Benefits is the
easy button!

HOW TO GET A QUOTE

| Email RFP

| agentsupport@directbenefits.com

| Use the [RFP form](#) that's included in your packet


| Group Demographics

| Producer Information

| Current coverage details

| Direct Online Quoting

| <https://directbenefits.com/agents/get-group-quotes>

 **Request for Proposal (RFP)**

Date: _____ Date Needed: _____
Group Name: _____
City: _____ State: _____ Zip Code: _____
Nature of Business or SIC Code: _____ Requested Effective Date: _____
of Eligible Employees*: _____ Are Employees 100% Family Related? Yes No
Producer's Name: _____
Phone Number: _____ E-Mail Address: _____

Current Coverage Information: ***Include a copy of current plan design and renewal rates, if available*

- # of Employees Enrolled: _____
- Current Rates: EE _____ EE+Spouse _____ EE+Child(ren) _____ Family _____
- Renewal Rates: EE _____ EE+Spouse _____ EE+Child(ren) _____ Family _____
- Current or Requested Plan Design: _____

Dental

Employer Paid
 Voluntary
Annual Max: \$1000 \$1500 \$2000 \$3000 \$5000
Deductible:
 \$100 Lifetime Deductible
 \$50/\$150 Calendar Year Deductible
 \$25/\$75 Calendar Year Deductible
 \$0/\$0 Deductible

Additional Options:
 Endo/Perio to Basic No Waiting Periods
 Composite (white) Fillings Upgrade
 Child Ortho 2 year rate guarantee
 Adult and Child Ortho
 Other Options _____


Vision

Employer Paid
 Voluntary



Frequency	Co-Pay
<input type="checkbox"/> Materials Only	<input type="checkbox"/> \$10/\$0
<input type="checkbox"/> 12/12/24	<input type="checkbox"/> \$10/\$10
<input type="checkbox"/> 12/12/12	<input type="checkbox"/> \$10/\$25

Other Options _____

*For Groups with 100+ eligible employees, please send/email census to: agentsupport@directbenefits.com




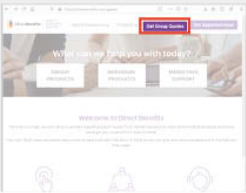
HOW TO GET A QUOTE





Group Quoting Made Easy

Step-by-step instructions

- 1** Visit www.directbenefits.com/agents on your preferred internet browser.
- 2** Click on **Get Group Quotes**
- 3** Select the plan for which you want to run a quote.
- 4** Fill in Agent and Group information.







 | www.directbenefits.com | 1



- 5** Select **Plan Design** features you would like to quote
- 6** If applicable, choose an vision add-on.
- 7** **Submit your quote**

That's it! You will see rates immediately and have the option to download or email the proposal at the top of the page. If you have any questions just contact your sales team for answers at (800) 620-5010 and choose option 5.



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QUESTIONS & COMMENTS



THANK YOU FOR YOUR TIME



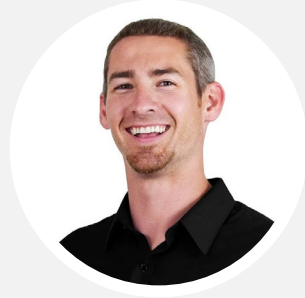
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**Sam
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Account Executive
sam@directbenefits.com

For assistance with 24-hour quoting and ongoing service requests, contact us:

Email | agentsupport@directbenefits.com

Phone | (800) 620-5010 option 5

WEBSITE | www.directbenefits.com/agents
ADDRESS | 55 5th E. UNIT 500
St. Paul, MN 55101

SOCIAL |

