

Companion Life Product List

Small Group (2 - 9)	Large Group (10+)	Voluntary Group
Life Coverage		
<p>Group Term Life</p> <ul style="list-style-type: none"> Choice of flat amount or multiple-of-salary plan designs Dependent Life available for spouse and dependent children Conversion available Extended death benefit Minimum 25% employer contribution Includes AD&D Guaranteed issue: 2 - 4 lives \$50,000; 5-9 lives \$75,000 Age-banded rates \$10 per month administrative fee Groups of 2 - 5 employees: 100% participation* Groups of 6 -9 employees: 100% minus one participation* Groups must be in business for a minimum of one year <p><i>*Applies to ALL Small Group Products</i></p>	<p>Group Term Life</p> <ul style="list-style-type: none"> Choice of flat amount or multiple-of-salary plan designs 75% participation (100% if employer pays 100%) Minimum 25% employer contribution Dependent Life available for spouse and dependent children Waiver of Premium provision Accelerated Death Benefit Conversion available AD&D available Composite rates Groups must be in business for a minimum of one year 	<p>Voluntary Group Term Life</p> <ul style="list-style-type: none"> Offers flat amount plan design or 7x salary up to a max of \$500,000 Available to 5 + groups (subject to EOI) \$100,000 Guaranteed Issue available for 10 employees or 25% participation (whichever is greater) Waiver of Premium provision Accelerated Death Benefit Portable at group rates Conversion available AD&D available Age-banded rates Dependent Life available for spouse and dependent children 5-year Premium Rate Lock available Reduction schedule: 65% at 65; 50% at age 70; 35% at age 75; and 20% at age 80
Disability Coverage		
<p>Short Term Disability</p> <ul style="list-style-type: none"> Provides 60% of weekly salary up to \$1,000 weekly maximum Employer selects benefit period: 13 or 26 weeks Maternity covered as illness Elimination periods: 1st day accident; 8th day illness Standard Pre-ex 3/12 \$10 per month administrative fee Guaranteed issue (no EOI) Age-banded rates Minimum 25% employer contribution Groups must be in business for a minimum of one year 	<p>Short Term Disability</p> <ul style="list-style-type: none"> Provides up to 70% of weekly salary Employer options include a variety of elimination periods and durations 75% participation (100% if employer pays 100%) Minimum 25% employer contribution Choice of 13, 26 or 52-week duration Partial Disability included Maternity covered as illness Composite rates No pre-existing condition limitations Groups must be in business for a minimum of one year 	<p>Voluntary Short Term Disability</p> <ul style="list-style-type: none"> Provides 66$\frac{2}{3}$% of weekly salary up to \$1,250 weekly maximum Minimum of 5 enrolled for groups of 10+ (3 is minimum for 3-9 groups) Standard Pre-ex 12/12 Age band entry rate freeze Partial Disability included Maternity covered as illness Includes \$10,000 AD&D Age-banded rates Choice of 13, 26, and 52-week duration Buy-up plan available
<p>Long Term Disability</p> <ul style="list-style-type: none"> Choice of plan designs: Two-Year/ Reducing Benefit Duration; Five-Year/ Reducing Benefit Duration and Age 65/ Reducing Benefit Duration Group must be in business for minimum of 2 years Minimum 5 lives for select industries Provides 60% of income up to monthly maximum of \$6,000 (\$3,000 for less than 6 lives) Elimination period options of 90 or 180 Partial disability benefit Includes Employee Assistance program Age-banded rates Pre-existing exclusion 12/24 Minimum 25% employer contribution 	<p>Long Term Disability</p> <ul style="list-style-type: none"> Group must be in business for minimum of 2 years 75% participation (100% if employer pays 100%) Minimum 25% employer contribution Includes Employee Assistance program Composite rates Standard features: Survivor Benefits; Continuity of Coverage; Waiver of Premium; Cost of Living Freeze; Social Security Filing Assistance; and Vocational Rehabilitation and Workplace Modification 	<p>Voluntary Long Term Disability</p> <ul style="list-style-type: none"> 60% of pre-disability income up to monthly maximum of \$6,000 Available to groups of 10 + eligible employees Group must be in business for minimum of 2 years Standard elimination period of 90 or 180 (or options of 120, 150, or 365) Minimum participation: 10 employees or 25% (whichever is greater) No evidence of insurability required Includes Employee Assistance program Age-banded rates Pre-existing exclusions 12/24

Companion Life Product List

Small Group (2 - 9)	Large Group (10+)	Voluntary Group
Dental Plans		
Dental Cents® <ul style="list-style-type: none"> Two core plans available for employer choice Freedom to choose any dentist Takeover benefits available Annual Max: \$1,000 or \$1,500 Deductible: \$100 lifetime or \$50 annual \$15 monthly administration fee Minimum 25% employer contribution 	Dental by Design® <ul style="list-style-type: none"> Three core plan designs available with optional modifications Freedom to choose any dentist Minimum 25% employer contribution Requires 50% participation \$100 lifetime deductible per person (all services) Takeover benefits available 	Voluntary Dental <ul style="list-style-type: none"> Available to groups of 3 or more, or 20% of the eligible group participating, whichever amount is greater Two plans available: Premier and Advantage Freedom to choose any dentist \$100 lifetime deductible per person (all services) Takeover benefits available
Value-Added Benefits		
EyeMedSM Vision Discount Plan <ul style="list-style-type: none"> Combines unlimited choice with quality and value Available to all employees with a Companion Life dental plan at no additional cost 	Hearing Services Plan <ul style="list-style-type: none"> Provides assistance, protection and treatment of hearing care Available to all employees with a Companion Life dental plan at no additional cost 	Assist America Global Emergency Services® <ul style="list-style-type: none"> Provides emergency assistance when traveling 100 miles or more away from home, office or in another country Available to all employees with a Companion Life dental plan at no additional cost
Vision Plans		
<ul style="list-style-type: none"> Choice of three plan designs: <ol style="list-style-type: none"> Vision Essentials - Exam only Vision Choice - Eyewear only Vision Select - Exam and eyewear Available for 2 - 9 group size with a \$10 administration fee Available as a stand-alone plan with a \$10 administration fee 	<ul style="list-style-type: none"> Choice of three plan designs: <ol style="list-style-type: none"> Vision Essentials - Exam only Vision Choice - Eyewear only Vision Select - Exam and eyewear Available for 10 + group size 100% participation if employer pays all premium Available as a stand-alone plan with 10 enrolled employees 	<ul style="list-style-type: none"> Choice of three plan designs: <ol style="list-style-type: none"> Vision Essentials - Exam only Vision Choice - Eyewear only Vision Select - Exam and eyewear Available for 10 + group size If employees contribute to the cost, 10 must participate and voluntary rates apply Available as a stand-alone plan
Voluntary Critical Illness		
<ul style="list-style-type: none"> Covered Illnesses: Heart attack, stroke, coronary bypass surgery, invasive cancer, cancer in-situ, major organ transplant, end-stage renal failure, blindness, deafness, paralysis, accidental loss of speech, coma 	<ul style="list-style-type: none"> \$5,000 - \$20,000 depending on group size Groups of 5 - 24 eligible employees: minimum 5 enrollees Groups of 25+ eligible employees: minimum 10 enrollees 	<ul style="list-style-type: none"> Dependent coverage available No industry limitations Guaranteed issue Age-banded rates 5-year Premium Rate Lock Portable at group rates

Some products not available in all states. Refer to brochure for additional product information.

This is a general outline of covered benefits and does not include all the benefits, limitations and exclusions of the policy. Please refer to the policy and/or certificate for details.



Companion Life has earned an A.M. Best rating of A+ (Superior)†

†Rating as of Dec. 21, 2016. For the latest rating visit ambest.com

This is a general outline of covered benefits and does not include all the benefits, limitations and exclusions of the policy. Please refer to the policy and/or certificate for details.

P.O. Box 100102 | Columbia, SC 29202-3102 | 800-753-0404 | 803-735-1251 | CompanionLife.com