



2025

## Best Life Brands Franchisee Benefits Program Employer Benefits Guide

ComForCare  
HOME CARE

CARE Patrol  
Your Partner in Senior Care Solutions

CARE Patrol  
Your Partner in Senior Care Solutions

BLUE MOON  
ESTATE SALES

At Your Side  
HOME CARE

BOOST  
Home Healthcare

Next Day  
Access

# Best Life Brands Franchisee Benefits Program

## Welcome!

Thank you for your interest in Franchise Benefits Solutions. Whether you are a small business or a large corporation, I hope this employer guide will be helpful as you navigate the world of employee benefits. We look forward to the opportunity to partner with you and support your efforts to attract and retain top employees.

Sincerely,

*Bernard Rubenstein*

**Bernard Rubenstein, Managing Director**  
Franchise Benefit Solutions

## About Franchise Benefit Solutions

For more than 35 years, Franchise Benefit Solutions has provided employee benefit programs to employers and their employees. Our firm has had the privilege of serving hundreds of employer groups nationwide. Our products and services help our clients compete for and retain skilled and experienced employees.

## Our Promise

We are committed to providing quality benefit programs to you and your employees and have streamlined the process to make it easy and affordable for you to choose a benefit package. As costs continue to rise, and finding good employees gets tougher, it is more important than ever to protect your bottom line while still offering employees the benefits they need.

## Our Advantage

Our team of professionals understand the value of programs they manage, working on your behalf to achieve business goals. You will enjoy access to savings on a broad range of employee benefit plans, including voluntary medical, dental, vision, life, telemedicine, accident, critical illness, hospital indemnity, short term disability, pet, legal, identity theft and fraud protection, and prescription drugs. In addition, you have the flexibility to select a plan that best fits the needs of your business and employees.

Our benefits programs are backed by reliable insurance carriers and gives you an important advantage in maintaining the stability and competitiveness of your workplace.



## Exclusive Best Life Brands plans to help you attract and retain employees.

### Highlights of Best Life Brands Franchisee Benefits Program:

- Plans can be employer based, 100% employee paid, or packaged together
- Stable, affordable group platform, all with guaranteed acceptance
- Franchisee chooses coverages, plan design features, and options most appropriate and valuable to workforce
- No employer contribution requirements
- No participation requirements
- Plans and rates are the same in all states
- Employees pay affordable group rates via convenient payroll deductions





# Running a Successful Business Requires Quality Talent

## QUALITY TALENT REQUIRES QUALITY BENEFITS

---

In the bustling world of running a successful business, there's one character we all know too well – the dedicated business owner. Eager to grow, hungry for success, and fueled by ambition, they are the heart and soul of their business. Yet, like most business owners, they face challenges.

The business owner's biggest adversary? Attracting and retaining top-notch talent.

In an era where the job market thrives on competitive offers, business owners find themselves at a crossroads. They dream of building teams that exude excellence, but the reality they grapple with is stark. Quality talent demands quality benefits, and many business owners find themselves lagging in this arena. The dilemma? The high costs and complexities of offering employee benefits.

### Enter Franchise Benefit Solutions.

By partnering with Franchise Benefit Solutions, business owners doesn't just find a solution, they discover a competitive advantage.

Here are some of the key advantages:

#### ✓ **Same Rates, Same Plans Across The Country**

Whether you're in New York or Pennsylvania, we offer the same plans and the same rates. Our commitment is unwavering.

#### ✓ **Minimal to No Participation or Contribution Requirements**

We believe in flexibility and freedom for all Best Life Brands franchisees. When franchisees offer our solutions they have the comfort knowing there are minimal to no participation or contribution requirements.

#### ✓ **Benefits Built Exclusively For Best Life Brands Franchisees**

Our tailored benefits program, refined over the past three years in partnership with Best Life Brands, is dedicated exclusively to servicing Best Life Brands. Count on our profound knowledge in benefits to support Best Life Brands and its franchisees.

# Medical Plan Options

## Choosing between a Comprehensive or Voluntary Medical Plan:

Offering a comprehensive or voluntary medical plan can provide a significant incentive in attracting and retaining top talent, giving franchisees a competitive edge in the job market. We recognize that employee's have diverse healthcare needs and preferences. That's why we provide both comprehensive and voluntary medical plans.

The choice between comprehensive and voluntary plans is not one-size-fits-all. Some may prefer the extensive coverage of comprehensive plans, while others prefer voluntary plans that address specific healthcare needs.

### Comparing Comprehensive and Voluntary Medical Plans

	Comprehensive Medical Plans	Voluntary Medical Plans
Coverage	Comprehensive plans offer a wide range of medical services, including wellness exams, doctor visits, lab & x-ray, urgent care, emergency room, hospital stays, prescription drugs, preventive care, and often, specialty services.	Voluntary plans offer a limited scope of coverage and are typically focused on specific types of care, such as wellness exams, doctor visits, urgent care, lab & X-ray, accident, critical illness and prescription drugs.
Cost	These plans typically have higher monthly premiums but lower out-of-pocket costs when you need medical care. They are designed for individuals or families who anticipate regular medical expenses or want the security of extensive coverage.	Voluntary plans usually have lower monthly premiums, but they require the insured individual to pay a higher share of costs when using healthcare services. They are often selected based on individual needs or preferences.
Mandatory or Optional	Comprehensive plans are often required by franchisees and may cover essential health benefits mandated by law.	These plans are not typically mandatory and are often offered as optional add-ons in franchisee-sponsored benefits packages.

Ultimately, our goal is to ensure that our clients have access to the best possible healthcare solutions that meet their individual requirements. By offering both comprehensive and voluntary medical plans, we aim to provide a comprehensive suite of options that can be tailored to each individual's unique circumstances."

### Carrier Partners:



# Medical MEC Plan

We offer multiple low-cost Minimum Essential Coverage (MEC) plans for employers focused on cost containment, usable daily benefits and compliance with ACA mandates. By offering our plans, employers can offer affordable health plan options while employees can select the option that best meets their healthcare needs and their budget.



## Plan Features:

- Covers wellness and preventive services at 100%
- Ability to buy up from WellCare MEC coverage to plans with limited benefits
- No participation or employer contribution requirements



## Plan Features:

- Hospital Indemnity Benefits pays fixed benefits when an insured incurs charges for services covered by the plan.
- Benefits for each covered service are paid at a specified amount per day to a maximum number of days.

- MEC Plans are ACA compliant; they are administered by SBMA
- Hospital Indemnity Benefits are underwritten by MET Life
- This summary of benefits is not a complete list of covered benefits, exclusions or limitations

PPO Benefit Summary	WellCare (Formerly Basic MEC)	PrimeCare (New Plan 2024)	EliteCare (Formerly MEC Plus)
Preventive/Wellness	Covered 100%	Covered 100%	Covered 100%
Primary Care Visits	-	\$15 copay (3 visits per year)	\$15 copay
Specialist Visits	-	-	\$15 copay
Urgent Care	-	-	\$50 copay
Lab & X-Rays	-	-	\$50 copay
Prescription Drugs	Discount Only	Tier 1: \$15 copay Tier 2: \$30 copay Tier 3: \$50 copay Tier 4: \$75 copay	Tier 1: \$15 copay Tier 2: \$30 copay Tier 3: \$50 copay Tier 4: \$75 copay
Behavioral Health	-	\$50 fee (3 visits per year)	\$50 fee (3 visits per year)
Telehealth	Covered 100%	Covered 100%	Covered 100%
Monthly Rates	WellCare	PrimeCare	EliteCare
Employee Only	\$77.00	\$96.00	\$142.00
Employee + Spouse	\$130.00	\$191.00	\$288.00
Employee + Children	\$130.00	\$191.00	\$288.00
Family	\$184.00	\$281.00	\$427.00

### Disclaimer:

Rates are determined by the carrier and not final until the group is enrolled with the carrier.



# Medical MV Plan



SBMA offers an ideal option for franchisees required to offer benefits to all employees to avoid paying penalties.

## MV Plan Advantages:

- Plans are designed to meet ACA compliance and avoid Penalties A and B.
- Meets “affordability” requirement when employer agrees to pay any plan above 9.02% of the employee’s income.
- Meets the standards of Actuarial Value under the Affordable Care Act (ACA)
- Provides substantial benefits for both in- and out-patient hospitalization with increasing benefit at each level.
- Reimburses providers using a percentage of Medicare coverage as the reference point for reimbursement total.
- MEC Plans can be offered alongside MV Plans.
- Participation Requirements**  
SBMA requires 5 enrolled employees through out the year or group may be subject to termination



General Information	Advantage MV	Premium MV	Max MV
Annual Deductible	\$1,500 / \$3,000	\$0 / \$0	\$0 / \$0
Out of Pocket Maximum (Individual / Family)	\$9,100 / \$18,200	\$9,100 / \$18,200	\$9,100 / 18,200
<b>Physician Services</b>			
Preventive/Wellness	Covered 100%	Covered 100%	Covered 100%
Primary Care Visits (PCP)	\$15 copay	\$15 copay	\$15 copay
Specialist Visits	\$15 copay	\$15 copay	\$15 copay
Urgent Care	\$50 copay	\$50 copay	\$50 copay
<b>Diagnostic Services</b>			
X-Ray and Lab Services	\$50 copay	\$50 copay	\$50 copay
Advanced Imaging (MRI, CT and PET)	\$350 copay (limit 1 per year)	\$350 copay (limit 2 per year)	\$350 copay (limit 3 per year)
<b>Hospital Services (Subject to Referenced Based Pricing)</b>			
Inpatient Hospital Services	\$500 copay after deductible (limit 5 days per year)	\$500 copay (limit 7 days per year)	\$500 copay (limit 14 days per year)
Outpatient Surgery	\$250 copay after deductible (limit 1 per year)	\$350 copay (limit 1 per year)	\$350 copay (limit 2 per year)
Emergency Room Services	\$500 copay (limit 1 per year)	\$500 copay (limit 1 per year)	\$500 copay (limit 1 per year)
<b>Additional Services</b>			
Ambulance	\$500 copay (limit 1 per year)	\$500 copay (limit 1 per year)	\$500 copay (limit 2 per year)
Physical / Speech / Occupational Therapy	\$50 copay (limit 8 combined per year)	\$50 copay (limit 12 combined per year)	\$50 copay (limit 12 combined per year)
Home Health Care	\$50 copay (limit 10 per year)	\$75 copay (limit 8 per year)	\$50 copay (limit 20 per year)
<b>Prescription Drug Coverage</b>			
Generic	\$10 copay	\$10 copay	\$10 copay
Preferred Brand	Discount Only	\$50 copay	\$50 copay
Non-Preferred Brand	Discount Only	\$75 copay	\$75 copay
Specialty	Discount Only	Discount Only	Discount Only
<b>Monthly Rates</b>			
Employee Only	\$478.00	\$548.00	\$678.00
Employee + Spouse	\$864.00	\$928.00	\$1,239.00
Employee + Children	\$818.00	\$844.00	\$1,099.00
Family	\$1,074.00	\$1,228.00	\$1,674.00

This form is intended to provide a brief description of benefits and subject to change. Please refer to the Summary of Benefits for each plan for a complete description of coverage and list of exclusions, limitations, terms and conditions.



# Dental PPO Plan



## MetLife PPO Plans

PPO plans provide benefits for a broad range of covered services/procedures, giving members the flexibility to choose any licensed dentist, in or out of network.

- Expansive network of dental providers
- More savings when stay in-network
- No paperwork; in- or out-of-network dentists who submit your claims
- Convenient service via MetLife's secure member website
- Preventive care is often covered 100%, in-network

Choose from three dental plans offered through MetLife. Plans include robust benefits covering most dental procedures. Not only are the plans flexible with no waiting periods, the MetLife dental network includes thousands of providers nationwide, so finding the right dentist is easy.

## PPO Plan Options

	Basics Plan 3	Basics Plan 4	Higher Benefit Maximum Basics Plan 5
<b>Calendar Year Deductible</b>			
Individual	\$50	\$50	\$50
Family	\$150	\$150	\$150
<b>Calendar Year Maximum</b>	\$1,000	\$1,000	\$3,500
<b>Coverage Levels</b>			
Preventive	100%	100%	100%
Basic	80%	80%	80%
Major	50%	50%	50%
Orthodontia	Not Covered	50%	50%
<b>Waiting Period</b>	None	None	None
<b>Orthodontia</b>			
Lifetime Maximum	Not Covered	\$1,000	\$2,000

## Coverage Levels

### Preventive Services

Routine Exam  
(2 per benefit period)

Bitewing X-rays  
(2 per benefit period)

Cleaning  
(2 per benefit period)

Fluoride for children 13 and under  
(1 per benefit period)

### Orthodontics

Orthodontics Diagnostics

Orthodontics Treatment

### Basic Services

Full Mouth/Panoramic X-rays  
(1 in 5 years)

Sealants (age 13 and under)

Restorative Amalgams

Restorative Composites

Simple Extractions

### Major Services

Space Maintainers

Inlays/Onlays

Crowns / Crown Repair (1 in 8 years  
per tooth)

Endodontics

Periodontics

Denture Repair

Prosthodontics (fixed bridges,  
removable complete/partial dentures)

Complex Extractions

Anesthesia

Monthly Rates	Basics Plan 3	Basics Plan 4	Basics Plan 5
Employee Only	\$40.93	\$40.93	\$55.01
Employee + Spouse	\$81.82	\$81.82	\$109.98
Employee + Children	\$87.24	\$94.69	\$129.82
Family	\$136.71	\$145.55	\$198.63

This form is intended to provide a brief description of benefits and subject to change. Please refer to the Summary of Benefits for each plan for a complete description of coverage and list of exclusions, limitations, terms and conditions.



# Dental HMO Plan

DeltaCare HMO is a prepaid plan which features set copayments, no deductibles, and no maximums for covered benefits. By covering many diagnostic and preventive services at no cost or with very low copayments, the HMO plan encourages regular preventive dental visits. At time of enrollment, members select a DeltaCare USA dentist to provide most covered services.

## Plan Features:

- No deductibles or annual maximums
- No copayments or low copayments for most diagnostic and preventive services
- Coverage for more than 250 procedures, including additional cleanings, bleaching, and tooth whitening
- No claim forms to complete



Monthly Rates	DHMO
Employee Only	\$24.01
Employee + 1	\$43.98
Family	\$62.73

### Disclaimer:

Rates are determined by the carrier and not final until the group is enrolled with the carrier.

## DHMO Managed Care Dental Plan (Available California Only)

Procedure	Copayment
Initial Oral Exam	No charge
Full Mouth X-rays	No charge
<b>Preventive</b>	
Child/Adult Cleaning	No charge
Topical Application or Fluoride	No charge
Space Maintainer	100% after \$55 copay
<b>Restorative</b>	
Inlay/Onlay Metallic 3 or more Surfaces	100% after \$300 copay
Crown – Porcelain/Ceramic	100% after \$225 copay
Temporary Crown (fractured tooth)	100% after \$15 copay
<b>Endodontics</b>	
Root Canal – Endodontic Therapy	100% after \$60 copay
Retreatment of Previous Root Canal	100% after \$200 copay
Root Amputation – Per Root	100% after \$60 copay
<b>Periodontics</b>	
Gingivectomy – Four or More Teeth	100% after \$175 copay
Scaling and Root Planning	100% after \$45 copay
Periodontal Maintenance	100% after \$36 copay
<b>Orthodontia</b>	
Start Up Fees	100% after \$350 copay
Dependent Children to age 19	100% after \$1,600 copay
Adults and Covered Full-Time Students	100% after \$1,800 copay



# Vision Plan (VSP)



Maintaining good vision and eye health is a priority. Helping to safeguard the eyesight of your employees can boost productivity and reduce absenteeism due to fatigue, headaches, and other vision-related complaints. With Reliance Standard, employers have the option of four plans and access to VSP or EYEMED provider networks.

## VSP PARTICIPATING RETAIL CHAINS



Monthly Rates	Plan 12/24	Plan 12/12
Employee Only	\$7.39	\$9.74
Employee + Spouse	\$13.89	\$18.32
Employee + Children	\$12.32	\$17.20
Family	\$19.78	\$26.08

**Disclaimer:**

Rates are determined by the carrier and not final until the group is enrolled with the carrier.

## Vision Plans

Benefits	VSP Plan 12/24	VSP Plan 12/12
<b>Frequencies</b>		
Exam	Every 12 months	Every 12 months
Lens	Every 24 months	Every 12 months
Frames	Every 24 months	Every 12 months
<b>Annual Eye Exam</b>	<b>\$10 copay</b>	<b>\$10 copay</b>
<b>Eye Glass Lenses or Frames</b>	<b>\$25 copay</b>	<b>\$25 copay</b>
(Copay applies to a complete pair of glasses or frames.)		
<b>Frames</b>		
Allowance	\$130	\$150
<b>Lens (per pair)</b>		
Single Vision	Covered in full	Covered in full
Bifocal	Covered in full	Covered in full
Trifocal	Covered in full	Covered in full
Lenticular	Covered in full	Covered in full
<b>Lens Enhancements</b>	<b>Member Cost</b>	<b>Member Cost</b>
Progressive Lens	Difference between Base lens and progressive lens	Difference between Base lens and progressive lens
Standard Polycarbonate	Covered in full for children \$33 adults	Covered in full for children \$33 adults
Scratch Resistant Coating	\$17-33	\$17-33
Anti-Reflective Coating	\$43-\$85	\$43-85
Ultraviolet Coating	\$16	\$16
<b>Contact Lens</b> (In place of exam, lens, and frames)	Up to \$130	Up to \$150
Fit & Follow Up Exams	Member cost up to \$60	Member cost up to \$60





# Group Term Life (Employer Paid)



Life insurance is an affordable benefit employers can provide their employees to help pay for immediate expenses and replace lost family income.

MetLife makes it easy with guaranteed coverage for all employees.

Benefit	Plan Pays
Employee Term Life Benefit	\$10,000
Employee Accidental Death Benefit	\$10,000
Over 70 Benefit	N/A

Monthly Rates	Life and AD&D
Employee Only	\$8.55

# Voluntary Term Life (Employee Paid 100%)

Enhance your benefits program with voluntary term life. Employees appreciate the opportunity to purchase life insurance at work, allowing them to tailor coverage to meet their individual needs.

MetLife Life makes it easy with guaranteed coverage for all employees up to \$150,000, with **NO HEALTH QUESTIONS**.

### Employee Coverage

- Choose \$10,000 increments to a maximum of the lesser of 5 times pay or \$500,000.
- Guaranteed issue up to \$150,000 (initial eligibility period only.)
- Any purchase or increase in coverage over \$150,000 is subject to evidence of insurability. Coverage is subject to the approval of MetLife.

### Spouse Coverage

- Choose \$5,000 increments to a maximum of \$100,000, not to exceed 50% of employee's life amount
- Guaranteed issue up to \$50,000 (initial eligibility period only)
- Any purchase or increase in coverage over \$50,000 is subject to evidence of insurability. Coverage is subject to the approval of MetLife.

### Dependent Coverage

- Eligibility dependent child(ren):
  - 15 days to 6 months: \$1,000
  - More than 6 months to 20 years of age (26, if full-time student):  
**Choice of \$1,000; \$2,000; \$4,000; \$5,000; or \$10,000**
- Choose one benefit amount for all eligible children in family
- All children amounts are guaranteed issue
- Age limit does not apply to handicapped children
- Only one spouse may cover dependent children

This summary of benefits is not a complete list of covered benefits, exclusions or limitations.



# Voluntary Term Life Rates



## Employee Monthly Rates

Benefit Amount	Age 00-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
\$10,000	\$0.75	\$0.75	\$1.11	\$1.86	\$3.20	\$5.33	\$9.20	\$12.43	\$19.22	\$39.42
\$20,000	\$1.50	\$1.50	\$2.22	\$3.72	\$6.40	\$10.66	\$18.40	\$24.86	\$38.44	\$78.84
\$30,000	\$2.25	\$2.25	\$3.33	\$5.58	\$9.60	\$15.99	\$27.60	\$37.29	\$57.66	\$118.26
\$40,000	\$3.00	\$3.00	\$4.44	\$7.44	\$12.80	\$21.32	\$36.80	\$49.72	\$76.88	\$157.68
\$50,000	\$3.75	\$3.75	\$5.55	\$9.30	\$16.00	\$26.65	\$46.00	\$62.15	\$96.10	\$197.10
\$60,000	\$4.50	\$4.50	\$6.66	\$11.16	\$19.20	\$31.98	\$55.20	\$74.58	\$115.32	\$236.52
\$70,000	\$5.25	\$5.25	\$7.77	\$13.02	\$22.40	\$37.31	\$64.40	\$87.01	\$134.54	\$275.94
\$80,000	\$6.00	\$6.00	\$8.88	\$14.88	\$25.60	\$42.64	\$73.60	\$99.44	\$153.76	\$315.36
\$90,000	\$6.75	\$6.75	\$9.99	\$16.74	\$28.80	\$47.97	\$82.80	\$111.87	\$172.98	\$354.78
\$100,000	\$7.50	\$7.50	\$11.10	\$18.60	\$32.00	\$53.30	\$92.00	\$124.30	\$192.20	\$394.20
\$110,000	\$8.25	\$8.25	\$12.21	\$20.46	\$35.20	\$58.63	\$101.20	\$136.73	\$211.42	\$433.62
\$120,000	\$9.00	\$9.00	\$13.32	\$22.32	\$38.40	\$63.96	\$110.40	\$149.16	\$230.64	\$473.04
\$130,000	\$9.75	\$9.75	\$14.43	\$24.18	\$41.60	\$69.29	\$119.60	\$161.59	\$249.86	\$512.46
\$140,000	\$10.50	\$10.50	\$15.54	\$26.04	\$44.80	\$74.62	\$128.80	\$174.02	\$269.08	\$551.88
\$150,000	\$11.25	\$11.25	\$16.65	\$27.90	\$48.00	\$79.95	\$138.00	\$186.45	\$288.30	\$591.30

**Disclaimer:**  
 Rates are determined by the carrier and not final until the group is enrolled with the carrier.





# Voluntary Term Life Rates



## Spouse Monthly Rates & Dependent (Children) Monthly Rates

Spouse											Dependent (Children)	
Benefit Amount	Age 00-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+	Benefit Amount	Premium
\$10,000	\$0.75	\$0.75	\$1.11	\$1.86	\$3.20	\$5.33	\$9.20	\$12.43	\$19.22	\$39.42	\$1,000	\$0.24
\$15,000	\$1.13	\$1.13	\$1.67	\$2.79	\$4.80	\$8.00	\$13.80	\$18.65	\$28.83	\$59.13	\$2,000	\$0.48
\$20,000	\$1.50	\$1.50	\$2.22	\$3.72	\$6.40	\$10.66	\$18.40	\$24.86	\$38.44	\$78.84	\$4,000	\$0.96
\$25,000	\$1.88	\$1.88	\$2.78	\$4.65	\$8.00	\$13.33	\$23.00	\$31.08	\$48.05	\$98.55	\$5,000	\$1.20
\$30,000	\$2.25	\$2.25	\$3.33	\$5.58	\$9.60	\$15.99	\$27.60	\$37.29	\$57.66	\$118.26	\$1,000	\$0.24
\$35,000	\$2.63	\$2.63	\$3.89	\$6.51	\$11.20	\$18.66	\$32.20	\$43.51	\$67.27	\$137.97		
\$40,000	\$3.00	\$3.00	\$4.44	\$7.44	\$12.80	\$21.32	\$36.80	\$49.72	\$76.88	\$157.68		
\$45,000	\$3.38	\$3.38	\$5.00	\$8.37	\$14.40	\$23.99	\$41.40	\$55.94	\$86.49	\$177.39		
\$50,000	\$3.75	\$3.75	\$5.55	\$9.30	\$16.00	\$26.65	\$46.00	\$62.15	\$96.10	\$197.10		

# Virtual Primary Care

Virtual primary care is a healthcare service that provides members with access to primary care providers (PCPs) via multiple communication channels, including real-time video, mobile, and secure messaging. Virtual primary care covers a wide range of medical services including routine check-ups, preventive care, prescription drugs, behavioral health, and minor acute care issues. Patients can discuss their health concerns, receive diagnoses, and develop treatment plans remotely.



## Plan Features:

- Top primary care physicians to provide personalized care no matter the member's location or circumstance
- Board certified primary care physicians enables whole-person care with a personal touch
- Patients receive lab and genomic testing kits shipped to their doorsteps, self-collect their samples, and mail them to the lab in a pre-paid package, all from the comfort of their homes
- A proactive approach that includes at-home labs and risk satisfaction enables early intervention to improve patient experience and outcomes
- One rate for all family members

## Virtual Primary Care

Dedicated Physician	Patients can choose a consistent provider who meets their needs and preferences
Primary Care Services	Annual wellness exam, health risk assessment review, screening lab review and recommendations, follow-up visits, care plan and ongoing support, chronic condition management, post-visit lab ordering and review and specialist coordination
At-Home Labs	Lab tests are delivered to patients' doorsteps, easily returned to the lab in prepaid packages
Electronic Prescription Ordering	Prescriptions are immediately sent to the patient's preferred pharmacy for easy pickup
Health Risk Assessment	A comprehensive risk assessment covers physical and behavioral health, lifestyle, and other areas
Integrated Urgent Care	24/7 urgent care access is included in the primary care solution
Therapy and Counseling	Therapy and counseling services from social workers and psychologists – 3 Free consults, then consult fee
Psychiatry	Psychiatry and behavioral health medication management - \$200 initial consult, then \$125 consult
Chronic Care Management	Care teams identify and manage chronic conditions on an ongoing basis

## On-Demand Counseling

Virtual Consultations	Supporting individuals on topics such as anxiety, grief, depression, marital issues, and stress
8 Face-to-Face Referrals	Set number of in-person visits with a licensed behavioral health clinician

## Prescription Benefit

\$0 copay, acute care formulary	65,000 pharmacy locations across the United States – CVS, Walgreens, Costco, Rite Aide, and many more
Broad Prescription List	Access to approximately 70 generic prescriptions at no cost to the member
Prescription Benefit Card	Easy-to-use, in-app card to present at pharmacy pickup

Monthly Rates	Virtual Primary Care
Employee Only (one rate for all family members)	\$48.75

# Telemedicine Virtual Urgent Care



## Plan Features:

- Talk to a doctor 24/7/365
- No copays or deductibles
- Board-certified doctors
- Get prescriptions, diagnosis, and treatment plans
- Connect by phone, video, or app
- Comprehensive behavioral health care from therapy and counseling to psychiatry and medication management

## GET THE CARE YOU NEED

Recuro Health doctors can treat many medical conditions including:

- Acne / Rashes
- Allergies
- Cold / Flu / Cough
- GI Issues
- Ear Problems
- Fever / Headache
- Insect Bites
- Nausea / Vomiting
- Pink Eye
- Respiratory Issues
- TUI's / Vaginitis
- And More!!

Recuro Health telemedicine provides on demand, 24/7 phone, video, and mobile phone application access to US Board Certified doctors, who can diagnose your problem and prescribe medication when needed.

**Before going to the ER, give Recuro Health a call.**

Who wants to sit in a waiting room when they are feeling sick? Recuro doctors are available 24/7/365 to provide quality care through the convenience of phone or video consults. The next time you're sick, **consider your options.**

### Telemedicine – Virtual Urgent Care

24/7 Access	Recuro physicians are available whenever patients need them, day or night
\$0 Consult fee	No consultation fee
Family coverage	One rate for all family members
Integrated prescriptions	Prescriptions are immediately sent to the patient's preferred pharmacy for easy pickup

### Virtual Behavioral Health

Therapy and Counseling	Therapy and counseling services from social workers and psychologists
Psychiatry	Psychiatry and behavioral health medication management - \$200 initial consult, then \$125 consult
Health Risk Assessment	Behavioral health-focused risk assessment

### On-Demand Counseling

Virtual Consultations	Supporting individuals on topics such as anxiety, grief, depression, marital issues, and stress
8 Face-to-Face Referrals	Set number of in-person visits with a licensed behavioral health clinician

Monthly Rates	Telemedicine Virtual Urgent Care
Employee Only (one rate for all family members)	\$11.00

#### Disclaimer:

Rates are determined by the carrier and not final until the group is enrolled with the carrier.



# Hospital Indemnity Plan



## Plan Features

- Covers both injuries and sickness
- Admission and per-day hospital confinement benefits included
- Benefits paid for confinement to intensive care
- Covers outpatient medical treatment received in a hospital emergency room or physician's office
- Prescription drug benefits included
- Routine childbirth and complications of pregnancy covered
- Surgery and anesthesia benefits included
- No pre-existing condition limitation
- Guaranteed issue with no health questions

MetLife's hospital indemnity coverage will complement any major medical plan so employees can avoid dipping into savings or having to borrow to address out-of-pocket expenses major medical insurance was never intended to cover. From routine care to catastrophic illnesses and accidents, the plan provides benefits for financial protection against the costs of both inpatient and outpatient services.

Benefits	Pro Plan (Formerly High Plan)	Master Plan (Formerly Highest Plan)
Hospital Admission	\$1,000 per day (max 4 per calendar year)	\$1,500 per day (max 4 per calendar year)
Daily Hospital Confinement	\$200 per day (max 365 days)	\$300 per day (max 365 days)
Daily Hospital Intensive Care	\$1,000 per day (max 4 per calendar year)	\$1,500 per day (max 4 per calendar year)
Hospital Emergency Room	\$100 per day (max 1 per calendar year)	\$125 per day (max 1 per calendar year)
Routine Childbirth	Covered	Covered
Inpatient Surgery	\$500 per day (max 1 per calendar year)	\$750 per day (max 1 per calendar year)
Outpatient Surgery	\$250 per day (max 1 per calendar year)	\$500 per day (max 1 per calendar year)
Anesthesia Services	\$150 per day (2 times per year)	Up to \$300 per day (2 times per year)
Diagnostic Procedure	\$150 per day (max 1 per calendar year)	\$200 per day (max 90 per year)
Outpatient Therapy	\$20 per day (max 5 per calendar year)	\$30 per day (max 5 per calendar year)
Lodging	\$50 per day (max 15 days per year)	\$50 per day (max 15 days per year)
Prescription Drugs	\$20 per day (max 5 per calendar year)	\$20 per day (max 5 per calendar year)

Monthly Rates	High Plan	Highest Plan
Employee Only	\$46.66	\$72.76
Employee + Spouse	\$95.47	\$147.95
Employee + Children	\$73.37	\$113.08
Family	\$122.17	\$188.76

**Disclaimer:**  
Rates are determined by the carrier and not final until the group is enrolled with the carrier.

# Accident Plan



Group accident insurance from MetLife offers benefits that help pay for many of the costs – medical and nonmedical – associated with covered accidental injuries, regardless of any other insurance the employee may have.

## Plan Features:

- No limit on the number of claims
- Pays regardless of any other insurance coverage
- Benefits available for spouse and/or dependent children
- Benefits for both inpatient and outpatient treatment of covered accidents
- Guaranteed issue – no underwriting required to qualify for coverage

Monthly Rates	Accident
Employee Only	\$17.74
Employee + Spouse	\$34.86
Employee + Children	\$41.89
Family	\$49.44

**Disclaimer:**  
Rates are determined by the carrier and not final until the group is enrolled with the carrier.

Services	Plan Pays
Emergency Room	Pays up to \$200 per accident
Doctor's Office/Urgent Care	Pays up to \$100 per accident
Ambulance	Ground Ambulance \$400; Air-Ambulance \$1,250
Hospital Admission	Pays up to \$1,500 per accident
Hospital Confinement	Pays up to \$300 per day (up to 15 days per accident)
Hospital ICU Confinement	Pays up to \$300 per day (up to 15 days of accident)
ICU Supplemental Admission (Paid in addition to Confinement)	Pays up to \$1,500 (1 time per accident)
Inpatient Surgery and Anesthesia	Pays \$1,000 per day (No maximum number of payments per covered accident)
Outpatient Surgery and Anesthesia	Pays up to \$400 per accident. Performed in Hospital or Ambulatory Surgery Center (No maximum number of payments per covered accident)
Accident Follow-up Treatment	Pays up to \$100; 2 treatments per accident; up to 6 treatments per calendar year
Concussion, Traumatic Brain Injury and Coma	Pays up to \$10,000 per accident
Physical Therapy	Pays \$50 up to 10 treatments per accident
Accidental Death	Pays \$50,000 per employee Pays \$150,000 for accidental death on common carrier
Fractures	Plan Pays Lump Sum
Hip/Thigh Fracture	Pays Lump Sum up to \$10,000 per accident
Leg Fracture	Pays Lump Sum up to \$4,000 per accident
Foot/Ankle/Kneecap Fracture	Pays Lump Sum up to \$1,500 per accident
Forearm/Hand/Wrist Fracture	Pays Lump Sum up to \$4,000 per accident
Dislocations	Plan Pays Lump Sum
Hip Dislocation	Pays Lump Sum up to \$10,000 per accident
Foot/Ankle Dislocation	Pays Lump Sum up to \$2,000 per accident
Wrist/Elbow	Pays Lump Sum up to \$2,000 per accident
Finger/Toe	Pays Lump Sum up to \$400 per accident

# Critical Illness Plan



## Plan Features

- Lump-sum benefits paid directly to the insured, following the diagnosis of each covered critical illness
- Spouse amount may not exceed 50 percent of primary insured amount
- Each dependent child is covered at 50 percent of the primary insured amount
- Benefit amounts available up to \$20,000 for employee and \$10,000 for spouse
- Annual health screening benefits included
- No pre-existing condition limitation.
- 5-year rate guarantee

**Disclaimer:**

Rates are determined by the carrier and not final until the group is enrolled with the carrier.

MetLife's Critical Illness plan provides a lump sum benefit upon the diagnosis of *each* covered illness, not just one. Medical coverage will help your employees with a large portion of the medical expenses associated with the treatment of critical illnesses.

Group Critical Illness insurance provides a lump-sum benefit payment to cover out-of-pocket medical expenses and the costs associated with life-changes following a critical illness.

SERVICES	PLAN PAYS
Initial Diagnosis	An insured may receive up to 100% of the lump sum benefit amount upon the diagnosis of a covered critical illness.
Initial Benefit Separation Period	An initial benefit is not payable for a covered condition that occurs within 30 days of an occurrence of a different condition.
Re-occurrence Benefit	Once benefits have been paid for a covered illness, benefits are payable for that same critical illness when the date of is separated by at least 90 days of the original occurrence. *If the claim is for a cancer diagnosis, the insured must be treatment-free from cancer for at least 90 days and be in complete remission before the date of a subsequent cancer diagnosis.
Child Coverage at No Additional Cost	Each dependent child is covered at 50% of the employee's benefit amount at no additional charge. Children-only coverage is not available.
Skin Cancer Benefit	The plan will pay 5% of benefit amount but not less than \$250
Health Screening Benefit	Pays up to \$50 per calendar year for covered employee and spouse.





# Critical Illness Plan (cont.)



## Underwriting Guidelines

Plan pays 100% of the benefit plan selected upon the first diagnosis of each covered illness.

- **OPTION 1:**  
\$10,000 Employee and \$5,000 Spouse  
Guaranteed Issue  
(no health questions).
- **OPTION 2:**  
\$20,000 Employee and \$10,000 Spouse  
Guaranteed Issue  
(no medical questions).

### Disclaimer:

Rates are determined by the carrier and not final until the group is enrolled with the carrier.

Illnesses Covered Under This Plan	Percentage of Maximum Benefit	Lump Sum Option 1:	Lump Sum Option 2:
Heart Attack	100%	\$10,000	\$20,000
Sudden Cardiac Arrest	50%	\$10,000	\$20,000
Coronary Artery Bypass Surgery	50%	\$10,000	\$20,000
Stroke	100%	\$10,000	\$20,000
Major Organ Transplant	100%	\$10,000	\$20,000
Bone Marrow Transplant	100%	\$10,000	\$20,000
Kidney Failure	100%	\$10,000	\$20,000
Cancer (internal / invasive)	100%	\$10,000	\$20,000
Non-Invasive Cancer	25%	\$10,000	\$20,000
Skin Cancer	5% up to \$250 per calendar year		
Coma	100%	\$10,000	\$20,000
Severe Burns	100%	\$10,000	\$20,000
Paralysis	100%	\$10,000	\$20,000
Alzheimer's Disease	100%	\$10,000	\$20,000
Parkinson's Disease	100%	\$10,000	\$20,000
Multiple Sclerosis	100%	\$10,000	\$20,000

Ages	Employee Rate \$10,000 Lump Sum	Employee Rate \$20,000 Lump Sum	Spouse Rate \$5,000 Lump Sum	Spouse Rate \$10,000 Lump Sum
<25	\$5.50	\$11.00	\$3.20	\$6.40
25 - 29	\$6.10	\$12.20	\$3.50	\$7.00
30 - 34	\$7.90	\$15.80	\$4.10	\$8.20
35 - 39	\$9.30	\$18.60	\$4.80	\$9.60
40 - 44	\$14.50	\$29.00	\$8.00	\$16.00
45 - 49	\$17.70	\$35.40	\$9.30	\$18.60
50 - 54	\$26.60	\$53.20	\$14.50	\$29.00
55 - 59	\$32.80	\$65.60	\$17.00	\$34.00
60 - 64	\$50.10	\$100.20	\$27.20	\$54.40
65 - 70	\$54.90	\$109.80	\$29.55	\$59.10
70 - 74	\$57.60	\$115.20	\$31.70	\$63.40

# Short Term Disability Plan



## Plan Features

- Benefits are paid directly to the insured
- Coverage is portable
- Employees must be active full-time working work at least 30 hours per week
- While disabled and receiving a weekly benefit, employees may receive up to 100% of pre-disability weekly earnings, return to work earnings, and other income benefits
- 10% increase in the weekly benefit if participating in an approved rehabilitation program.
- If an employee works or participates in a rehabilitation program while they are disabled, starting with the 4<sup>th</sup> weekly benefit payment, reimbursement may be provided for up to \$100 per week for eligible family care expenses incurred by an employee for each eligible family member during the benefit period.
- If an employee participates in a rehabilitation program while they are disabled, reimbursement may be provided for expenses incurred in order to move to a new residence if recommended as part of the rehabilitation program.

An employee's income is often their most important financial asset. MetLife's short-term disability insurance offers income replacement benefits to help with the loss of income due to a covered illness or injury. Having short-term disability means your employee's will have added financial resources to help with medical costs or ongoing living expenses such as rent, mortgage or car payments.

BENEFIT	PLAN PAYS
Weekly Benefit Amount	Flat amount increments of \$50 with a minimum of \$100 (2 increments)
Maximum Weekly Benefit	\$1,500 or 60% of pre-disability earnings whichever is less.
Waiting Period for Benefits to Begin	14 Day(s) for Sickness 14 Day(s) for Injury
Benefit Duration	26 weeks
Definition of Disability	Due to Sickness, or as a direct result of accidental injury: <ul style="list-style-type: none"><li>• The employee is receiving appropriate care and treatment and complying with the requirements of such treatment, and</li><li>• Is unable to earn more than 80% of their pre-disability earnings at their own occupation for any employer.</li></ul>

Ages	Monthly Rates
0 - 44	\$1.007 per \$10 of covered benefit
45 - 49	\$0.960 per \$10 of covered benefit
50 - 54	\$0.090 per \$10 of covered benefit
55 - 59	\$1.407 per \$10 of covered benefit
60 - 69	\$1.547 per \$10 of covered benefit

### To determine your monthly premium:

Divide your benefit amount by 10, then multiply by the age rate shown above (The maximum benefit amount cannot exceed 60% of your gross weekly earnings or \$1,500, whichever is less)

**Example:** Benefit Amount: (\$700, Age: 47)

1. Divide 700 (benefit amount) by 10 = 70
2. Multiply by age 47 rate \$0.747 = **\$52.29** (Monthly Rate)

# Pet Insurance



## Plan Features

- **Reimbursement:** Receive up to 90% of eligible vet expenses.
- **Flexible Options:** Coverage limits range from \$500 to unlimited, with deductible choices from \$0-\$2,500.
- **Comprehensive Coverage:** Includes accident and illness protection, surgeries, hospital stays, and more.
- **Pre-Existing Conditions:** Coverage of previously covered pre-existing conditions is available when switching providers.
- **Additional Benefits:** 24/7 access to Telehealth Concierge Services and discounts on pet care products and services.

Pets are our best friends and protecting them from unexpected vet bills is crucial. MetLife Pet Insurance offers comprehensive coverage for both accidents and illnesses to keep your furry family members safe and healthy.

### How it works:

- MetLife Pet Insurance reimburses up to 90% of covered expenses.
- Flexible plans let you choose coverage that suits your pet's needs.
- You can visit any licensed U.S. veterinarian, specialist, or emergency clinic.

### Reimbursement Example:

Bella, a two-year-old dog, underwent emergency surgery after swallowing rocks. The total vet bill was \$2,560. With MetLife Pet Insurance, 90% of the bill was reimbursed, saving \$2,304 in out-of-pocket costs.

BENEFIT	COVERAGES
Accidental Injuries	Broken bones or ingestion of foreign objects
Illnesses	Cancer or infections
Diagnostic Test	X-Ray, bloodwork, etc.
Inpatient	Surgeries and hospital stays
Medications, alternative therapies, and holistic care	
Preventive Care (available as an optional add-on)	

### How much will Pet Insurance Cost?

Each pet's premium will be unique based on the age, breed, location, as well as what coverage amount you select.

To obtain cost and enroll in these benefits, visit:

[www.metlife.com/getpetquote](http://www.metlife.com/getpetquote) or call 1-800-GET-MET8.



# Identity Theft and Fraud Protection



## Plan Features

- **Comprehensive Monitoring:** Includes credit monitoring, bank account monitoring, and dark web surveillance.
- **Identity Theft Alerts:** Receive notifications for suspicious activity related to your Social Security number, public records, and more.
- **Financial Fraud Protection:** Includes credit report monitoring, credit score tracking, and high-risk transaction alerts.
- **Device & Privacy Protection:** Includes a password manager, VPN, antivirus protection, and safe web browsing for unlimited devices.
- **White Glove Fraud Resolution:** 24/7 access to U.S.-based customer care and fraud resolution experts.

In today's digital world, protecting your personal information is more important than ever. With MetLife and Aura, you can enroll in a comprehensive digital security plan that safeguards you and your family against financial and identity fraud.

## Plan Highlights:

- Protect your identity, finances, privacy, and an unlimited number of devices.
- Coverage available for both individual and families, including up to 10 additional adult members and unlimited minors.

## COVERAGES AND SERVICES

Financial Fraud Protection	Monitors credit, bank, utility accounts, provides credit score simulations, and locks credit score.
Identity Theft Protection	Monitors the dark web, public records, and social media accounts, offering alerts for suspicious activities.
Device Protection	Protects devices with antivirus, VPN, and parental control features. Includes support for unlimited devices.
Family Protection	Add up to 10 adults and unlimited minors with comprehensive protection for identity and device security.

Monthly Rates	Identity Theft and Fraud Protection
Employee Only	\$8.45
Family	\$13.95

# Legal Services



## Plan Features

- **Money Matters:** Assistance with debt collection defense, personal bankruptcy, and tax audit representation.
- **Home & Real Estate:** Legal help with mortgages, property disputes, refinancing, and home purchases.
- **Estate Planning:** Includes wills, trusts, healthcare proxies, and powers of attorney.
- **Family Matters:** Support for adoption, prenuptial agreements, guardianship, and parental responsibility issues.
- **Civil Lawsuits:** Defense for civil litigation and disputes over goods and services.
- **Elder-Care Issues:** Legal guidance on Medicare, Medicaid, nursing home agreements, and more.
- **Traffic & Other Matters:** Defense of traffic tickets, driving privilege restoration, and repossession.

Life is full of twists and turns, and MetLife Legal Plans help your employees navigate them by providing access to a variety of legal services. From debt collection defense to estate planning, this plan offers comprehensive legal support.

## Additional Benefits:

- **24/7 Legal Support:** Unlimited telephone consultations with attorneys for personal legal matters.
- **Comprehensive Coverage:** Includes four additional hours of attorney services for non-covered matters.
- **Digital Tools:** Access to over 1,700 legal documents, along with an estate planning solution for wills, living wills, and trusts.

## COVERAGES AND SERVICES

Debt & Financial Issues	Representation for debt collection defense, creditor negotiations, and bankruptcy.
Real Estate	Help with buying, selling, or refinancing a home, handling disputes with landlords or tenants, and more.
Wills & Estate Planning	Preparation of wills, trusts, and healthcare directives.
Family Legal Matters	Legal support for adoption, name changes, and prenuptial agreements.
Civil Lawsuits	Defense against lawsuits, including disputes over consumer goods and small claims assistance.

## Monthly Rates

Employee Only  
(one rate for all family members)

## Legal Services

\$18.00

# Discount Mail Order Prescription Benefit Summary



The Canadian Medstore is a premier provider of affordable international prescription medications. They are not a pharmacy, but a US company whose goal is to help their clients find the best price on their prescription medication. The Canadian Medstore works with a number of licensed US and international pharmacies to deliver safe, affordable medication directly to their clients.

The Canadian Medstore has been in business since 2003. Unlike internet-based companies, The Canadian Medstore focuses on outstanding personalized customer service by providing face-to-face or telephone consultations at each of their conveniently located offices.

LISTED BELOW ARE SOME OF OUR MOST POPULAR MEDICATIONS		
Drug Name	Qty	Price
Abilify, 15 mg	30	\$63.00
Advair, 250/50	1	\$96.00
Albuterol, 90mcg	1	\$29.00
Bystolic, 10 mg	30	\$50.00
Celebrex, 200 mg	30	\$52.00
Cialis, 5 mg	30	\$52.00
Cialis, 20 mg	20	\$99.00
Colchicine, 0.6 mg	30	\$27.00
Crestor, 40 mg	30	\$51.00
Cymbalta, 60 mg	30	\$45.00
Effexor XR, 75 mg	30	\$50.00
Geodon, 40 mg	30	\$60.00
Januvia, 100 mg	30	\$83.00
Lamictal, 150 mg	30	\$10.00
Levitra, 20 mg	20	\$99.00
Lipitor, 40 mg	30	\$25.00
Nexium, 40 mg	30	\$25.00
Pirfenadone, 200 mg	240	\$165.00
Plavix, 75 mg	30	\$25.00
Pradaxa, 150 mg	60	\$99.00
Protonix, 20 mg	30	\$13.00
Premarin, 0.625 mg	30	\$23.00
Restasis, 0.05%	12ml	\$65.00
Singulair, 10 mg	30	\$30.00
Spiriva, 18 mcg	30	\$66.00
Symbicort, 160/4.5mcg	120	\$70.00
Truvada, 200/300 mg	30	\$125.00
Valtrex, 1000 mg	30	\$54.00
Viagra, 100 mg	20	\$96.00
Xalatan, 0.01%	2.5ml	\$23.00
Xarelto, 20 mg	30	\$99.00
Zetia, 10 mg	30	\$53.00

**Over 2,000 additional meds available!  
Call for a FREE quote.**

The drugs listed above are brand names shown for reference only. Prices quoted are for generics and are subject to change. Orders are placed for a three (3) month supply to maximize savings.

## Save up to 80% on prescription medication!

Currently, more than one million Americans are ordering their prescription medications from international pharmacies. Why? Because they are discovering they can save hundreds or even thousands of dollars per year. You can, too! The Canadian Medstore is your local, trusted source for discount medication and has been serving people like you for over a decade.

### Plan Benefits:

- Convenient personalized service
- Free refill reminder service
- Fast shipping to USA
- Delivered directly to your door
- Pay by credit card, check, or cash
- 90-day supply
- Global network of pharmacies
- Government-approved medications
- Free consultations and quotes

**This is a free benefit  
available to all  
Best Life Brands clients!**

Must be enrolled in one or more benefits to take advantage of this free benefit.



# Optional Services

At Franchise Benefit Solutions, we offer an extremely wide array of innovative benefit services and consulting expertise to assist franchisees with the purchase and management of employee benefit programs. These services greatly impact the fiscal strength and quality of benefit plan offerings franchisees can provide to their employees.



## Consolidated Billing

Franchise Benefit Solutions Administrative Services offers a monthly-consolidated billing services. This customized service provides a single invoice for all carriers and services provided. Along with the consolidated carrier invoice, employer receives monthly contribution reports, premium processing distribution, new hire and any needed documentation processing, status notification updates, and COBRA **notification** and update processing.

## On-Line HR Services

As an added value service to our clients, Franchise Benefit Solutions offers an internet based private employee benefits internet solution employers and employees get around-the-clock access to their own customized intranet site for benefits and human resource tasks. The secured portal allows employees to view introductory plan information, benefit plan highlights, frequently asked questions, and links to carriers' websites. Employees can also search for a local provider, view eligibility and employee handbooks, and download forms. Contact a representative for more information on your customized site.

## Section 125 Premium Only Plan

Allows employee contributions to employer-sponsored benefit plan to be made with pre-tax dollars, which automatically increase spendable income and reduces the employer's gross payroll.

## Section 125 Cafeteria Plan

The Flexible Spending Account (FSA) lets employees' set-aside dollars that can be used throughout the year to reimburse for healthcare and dependent care expenses. The money is placed in a flexible spending account (FSA) available through Franchise Benefit Solutions.

## Cobra Administration (for 20+ groups)

Responsibility for compliance with COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) falls on the employer, but Franchise Benefit Solutions Administrative Services can help. For a nominal fee, Franchise Benefit Solutions Administrative Services will help administrate your COBRA functions, such as providing notices and billing and collecting premium. This may save you from some time-consuming paperwork.





# Underwriting Guidelines

## General New Business Submission Requirements

The following items must be submitted by the 12<sup>th</sup> of the month prior to the requested effective date.

- Employer group application
- Employee enrollment

## Effective Dates

- First of the month

## Waiting Period

First of the month following:

- Date of hire
- 30 days
- 60 days (Not to exceed 90 days)

Waiting period may be waived at initial group enrollment.

## Policy Termination

- Written termination request must be received 30-days prior to the end of the month you intend to terminate.

## Employer Contribution

- Plans can be employer based, 100% employee paid, or packaged together.

## Rate Guarantee

- Plan rates are guaranteed for the 2025 calendar year.

## Billing Statement

- Billing statements will be emailed around the 1st of each month prior to the coverage month.
- Payments are due the 16th of the month prior to the coverage month.
- Any adjustments for new enrollees, coverage changes, or terminations received after the 25th of the invoiced month will appear on the next month's invoice.
- If your invoice is past due 60-days, your policy will be cancelled. There is a \$35 fee for all returned payment(s).

## Billing Fee

Per employer group, per billing location, per month.

- 1 employee: \$10
- 2 – 9 employees: \$25
- 10 – 24 employees: \$30
- 25 + employees: \$40

## Initial Set-Up/Implementation Fee

- \$100 (included initial invoice)

## Disclaimer

- This employer guide is intended to provide a brief description of benefits and subject to change. Please review the Summary of Benefits or certificate for each plan for a complete description of coverage and list of exclusions, limitations, terms and conditions.



**Have Questions?** We're always here to help. Contact Franchise Benefit Solutions.

**Contact:** Bernard Rubenstein, Managing Director

**Phone:** (800) 536-2230, ext. 125

**E-mail:** [brubenstein@franchisebenefitsusa.com](mailto:brubenstein@franchisebenefitsusa.com)

**Online:** [www.franchisebenefitsusa.com](http://www.franchisebenefitsusa.com)

