

Employees Buy Direct...

A Solution for Everyone



Do you wish you had more health insurance and benefits options for you and your family?

Through ViaSolo, BenefitProtect provides a one-stop shop for your health benefit needs.

BenefitProtect offers you and your family health benefits solutions that are customized to meet your individual needs and budget.

You can expect customized solutions in:

- Major and limited medical health insurance
- Critical illness insurance
- Term life insurance
- Dental/Vision insurance
- Accident insurance
- Medical discount savings cards

Additional Benefits

- Access to customized solutions that can result in significant savings
- Many options to fit your budget
- One-on-one consultation with a licensed benefit counselor
- You choose the level of coverage that meets your individual needs

Sample Major Medical Health Insurance Rates:

	Plan A	Plan B	Plan C
Annual Deductible:	\$2,500	\$1,000	\$500
Monthly Premiums:			
25 Year Old Male:	\$46.76	\$112.13	\$151.42
25 Year Old Female:	\$50.60	\$128.74	\$170.43
30 Year Old Male:	\$47.72	\$114.75	\$154.31
30 Year Old Female:	\$55.41	\$141.27	\$184.49
35 Year Old Male:	\$53.49	\$132.92	\$164.23
35 Year Old Female:	\$68.86	\$164.95	\$212.64
Annual Maximum:	\$100,000	\$100,000	\$100,000
Lifetime Maximum:	\$2,000,000	\$6,000,000	\$6,000,000

Plans are available with deductibles as low as \$500/year up to \$10,000/year.

Plans vary by state and all options may not be available in all states.

Major medical plans require individual underwriting prior to issuance of the policy.

Premiums based on average May 2006 BenefitProtect policies.



Limited Medical Health Insurance SAMPLE Plan:

Cost to employee as low as \$59.81/month based on the following:

- Available to spouse and children
- Covers the first \$50 spent at a doctor's office for up to 4 visits
- Includes limited hospital, surgical, intensive care and nursing coverage
- Base plans pay up to \$200 on actual expenses on Emergency Care per occurrence
- Includes Prescription Drug Discount Card accepted at over 47,000 pharmacies
- Base plan has \$5,000 worth of Accidental Death and Dismemberment Benefit coverage

Other great products...

Discount Medical Savings Card: (This is not an insurance product)

- Provides great access to discounts on the most commonly incurred medical expenses
- Includes doctor visits, hospital stays, dental, vision, hearing, chiropractic and prescriptions
- Individual or Family

Term Life Insurance:

- Great rates on the policy amounts most requested
- GUARANTEED ISSUE of policies enrolled over the phone
- Policy pay-out amounts from \$5,000 to \$50,000
- Policies deliver peace of mind at a reasonable monthly cost

Dental & Vision:

- NO CO-PAYS
- NO WAITING PERIODS
- Some plans cover braces
- Call for a quote

ViaSolo
simply better benefits

Contact ViaSolo at 1-866-803-6333 to connect with a benefit specialist.

BenefitProtect is a licensed insurance agent for insurance and benefit programs through ViaSolo. Products and insurance carriers available vary by state.

Products and services are provided by BenefitProtect and not ViaSolo. ViaSolo does not sponsor, endorse, guarantee or warrant these services in any way.

Frequently Asked Questions

Q How do I save money with BenefitProtect?

A Our benefit counselors will work to try to find policies and plan options that may be less expensive than your current premiums. In some cases we can find ways to save you money by packaging multiple products together.

Q How do I know if I can use my preferred doctor or pediatrician with this program?

A Depending on the product, BenefitProtect counselors have the ability to do a “physician look up” to see which doctors are in which networks. Some insurance plans offered by BenefitProtect allow you to go to any doctor through an “open access plan”.

Q What carriers are available through BenefitProtect?

A BenefitProtect only offers “A rated” carriers by A.M. B.R. Although carriers may vary from state to state, Benefit Protect offers insurance products from the following carriers: Assurant, Aetna, Humana, Assurity and GHI (NY/NJ)

Q Do I qualify with a pre-existing condition?

A Some plans are available regardless of pre-existing conditions.

Q Do I have to qualify medically?

A Only for major medical. All other benefits are guaranteed to issue, even limited medical health insurance plans.

Q Can I get coverage for my whole family?

A Yes.

Q Is there a waiting or qualifying period?

A No.

Q Can I get life insurance, vision or dental?

A Yes.

Q How can BenefitProtect help me if I live in New York, New Jersey, Washington, Massachusetts, Hawaii, Maine, Vermont or Rhode Island?

A Although these states require individuals to apply directly with mandated carriers for major medical coverage, BenefitProtect can still offer other valuable products including guaranteed to issue limited medical insurance, life insurance, dental/vision insurance, accident/short term disability insurance and medical/Rx discount coverage.

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Contact ViaSolo at 1-866-803.6333
to connect with a benefit specialist. You will be prompted to
input your employer’s business phone number.

AFFORDABLE HEALTH BENEFITS

Employees Buy Direct...
A Solution for Everyone



Employee Reference Guide

Call 1-866-803.6333 today for details or a quote

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