



# **BROKER SERVICES**

*A division of Morgan White Group*



INSURANCE SIMPLIFIED.



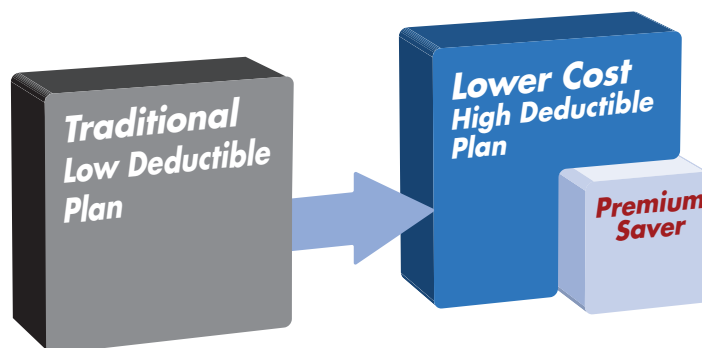
# PREMIUM SAVER

If the Group Connect is the broker's golden toolbox, the Premium Saver is one of the best hammers an agent can have. The Premium Saver is a supplemental medical plan that works to reduce the group's premium costs. For example, if you raise the group's major medical out-of-pocket costs, the premiums will reduce. The Premium Saver uses the money saved to fill in the out-of-pocket expense which brings the group's plan back to their current plan design. When you show this strategy to your groups, it should lower their premium while maintaining benefits.

- Carriers: Standard Life & Accident Insurance Company, AmFirst Insurance Company, and Monitor Life Insurance Company
- Gap plan without holes (only exclusion is professional fee in doctor's offices and RX)
- Group size: minimum of 5 lives
- 100% participation required
- Electronic enrollment, electronic claims process, consolidated billing, 834 file feeds to carrier at no charge, employee EOB portal

### **Fact:**

*Over 80% of groups with the Premium Saver Plan save money without reducing their benefits.*



***By raising the deductible on the major medical plan and combining the Premium Saver Plan, groups are able to preserve benefits while saving money.***

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## PRODUCTS

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### GROUP DENTAL

One of the core benefits in a group's health plan is dental insurance. MWG Broker Services has specialized in both group and individual dental for over 25 years.

- Carriers: Delta Dental, Renaissance Dental, AmFirst Insurance Company, Standard Life & Accident Insurance Company
- Shelf rates and custom plans
- Annual max: Up to \$3,000
- Plans available in all 50 states
- Electronic enrollment, consolidated billing, 834 file feeds to carrier at no charge

**Fact:**

*Dental and Vision coverage can be one of the best ways to attract and retain employees. More than 70% of employers believe voluntary benefits improve worker morale and job satisfaction.*



### GROUP VISION

Group vision insurance is another significant and inexpensive benefit for a group's health plan.

- Carriers: VSP and Davis Vision (two of the largest vision insurance providers in the United States)
- Competitive plan designs (12/12/12 and 12/12/24)
- Plans available in all 50 states
- Electronic enrollment, consolidated billing, 834 file feeds to carrier at no charge



### GROUP TERM LIFE & VOLUNTARY LIFE

Group Term Life is 100% employer-paid, where voluntary life amounts are elected by the employees. Life insurance is standard across the industry, but MWG Broker Services has some additional benefits incorporated.

- Carriers: OneAmerica and Cigna (two of the top carriers in this market)
  - Shelf rates for 2-99; Custom quotes for groups over 25 lives
  - \$100k guaranteed issue with 51 or more employees
  - Voluntary life increasing benefits (OneAmerica only)
  - Plans available in all 50 states
  - Electronic enrollment, consolidated billing, 834 file feeds to carrier at no charge
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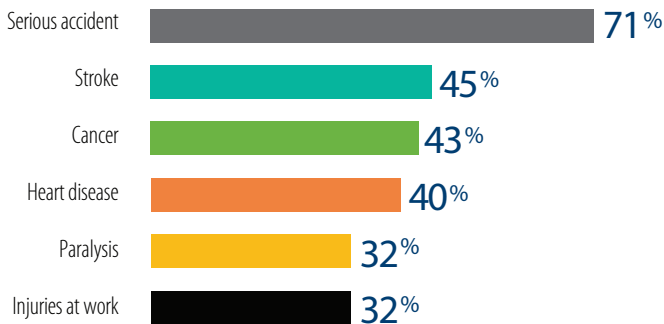


# SHORT AND LONG-TERM DISABILITY

Disability insurance can replace a portion of your regular income while you are not able to work due to childbirth, illness, or injury. MWG Broker Services offers employer-paid and voluntary options for disability insurance for as few as two lives.

- Carrier: OneAmerica
- Shelf plans for 2-99; Custom quotes for groups over 25 lives
- Only two lives needed for groups up to 25
- Guaranteed issue; Employer-paid or voluntary
- Plans available in all 50 states
- Electronic enrollment, consolidated billing, 834 file feeds to carrier at no charge

**Percentage of employees who rated each cause of disability as “very” or “somewhat likely.”**



**Fact:**

**Many workers lack information about how to protect themselves from an income-interrupting disability.**

*48% of employees say they lack enough information about purchasing disability insurance.*

**Only 38% of employees say they fully understand the key points of their employer’s disability plans.**



# LUMP SUM DISABILITY

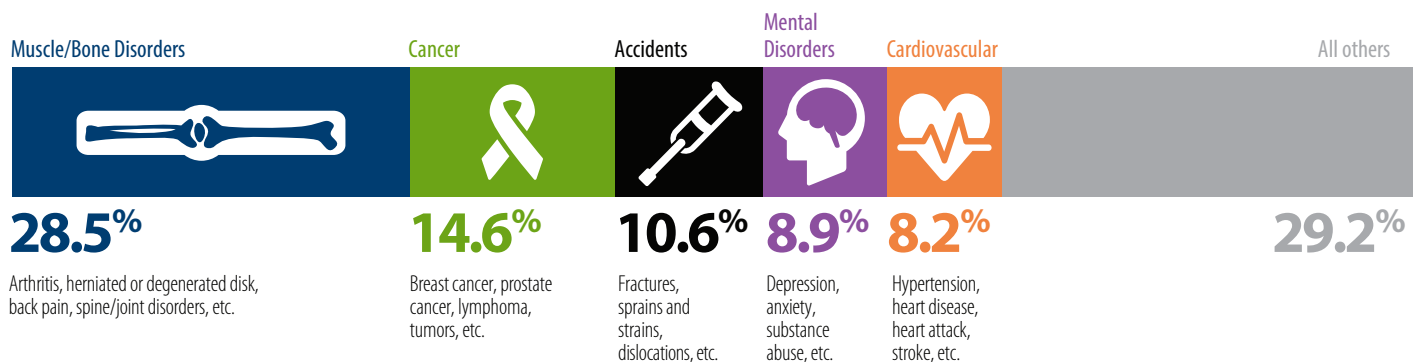
Weekly or monthly disability checks to replace income are beneficial. But what about additional expenses like home and vehicle modifications, such as wheelchair ramps, walk-in tubs, and stairlifts? Add in medical bills, therapy, and other costs associated with a disability and the numbers begin to escalate quickly. Our Lump Sum Disability plan steps in at a time when it is needed most by providing a lump sum amount when you are deemed to have a total disability.

**Fact:**

*Nearly 10% of the world's population, or roughly 650 million people, live with a disability.*

- Carrier: OneAmerica
- Employer-paid or voluntary (as few as two lives)
- Guaranteed issue
- 90 or 180 day elimination period
- Plans available in most states
- Electronic enrollment, consolidated billing, 834 file feeds to carrier at no charge

**Top five causes of new long term disability claims in 2012:**





# TELEMEDICINE

Life in today's world is extremely busy and hectic; therefore, the value of telemedicine has increased greatly. The ability to visit a doctor via your phone, instead of sitting in a waiting room for hours, has become more of a necessity than a convenience. Morgan White Group (MWG) has partnered with MDLIVE, a leader in the telehealth industry. Their plans greatly benefit the employer and the individual with \$0 copays and ease of access to medical care.

- Two plan designs:
  - PLAN 1: \$0 copay for doctor consult
  - PLAN 2: \$0 copay for doctor consult; Copay for psychiatric and dermatologist consults
- Employer-paid or voluntary
- Low cost benefit
- Electronic enrollment, consolidated billing, 834 file feeds to carrier at no charge

### **Fact:**

*Nearly 75% of all doctor, urgent care, and ER visits are "either unnecessary or could be handled safely and effectively over the phone or video," according to the American Medical Association and Wellness Council of America.*



# IDENTITY THEFT PROTECTION

MWG is proud to offer identity theft protection through our partnership with Identity Guard. By using state-of-the-art artificial intelligence where billions of data points are continuously explored to find vulnerabilities, most case alerts arrive in three seconds. While most companies can only check your credit against one credit bureau, our program can check your credit through all credit bureaus.

- Employer-paid or voluntary
- Two levels of protection

### **Fact:**

*Identity theft protection was the #1 non-medical benefit in 2018.*