



EMPLOYERS SERIES FOR NGWA MEMBERS

DENTAL



Employers Dental Trust (EDT) is our proprietary dental solution that has been a market leader since 1984. EDT is an innovative, flexible and comprehensive dental insurance program. EDT has exclusive pricing and plan offerings built by more than 30 years of experience in the small business dental market.

FEATURES

- Employer-paid & voluntary plans available
- Voluntary under 10 lives
- Orthodontics down to 5 enrolled employees
- Dual option for 50+ lives
- Participation requirements
 - Employer Sponsored—60%
 - Voluntary—2+ lives (<50 ee's), 20% (>50 ee's)
- Covered services include veneers, implants and occlusal guard/bruxism
- 24 month rate guarantee available
- Passive, Steerage & MAC PPO plans
- \$250 Rollover Buster included where prior carrier has annual maximum accumulation feature
- Deductible Credit & New Plan Year Maximum
- MetLife PDP Plus Network—negotiated fees 15-45% below community averages and the greatest selection of participating dentists and specialists with more than 358,000 access points
- Insured by, and claims paid by, MetLife

VISION



Employers Vision Trust (EVT) is our proprietary vision solution. EVT was established in 1992 and offers access to VSP—the largest national provider of vision care with more than 30,000 in-network providers.

FEATURES

- Employer-paid & voluntary plans available (voluntary for 10+ enrolled employees)
- Single copay for all covered services
- \$150 allowance for frames or contacts
- Insured by, and claims paid by, VSP
- Average 20-25% savings on non-covered lens options, additional glasses/sunglasses (with a WellVision Exam®), contact lens exam, and laser vision correction at VSP contracted facilities

LIFE & DISABILITY



Employers Group Trust (EGT) is our proprietary life & disability product. EGT offers any combination of Life, AD&D, Short Term Disability and Long Term Disability benefits.

FEATURES

- Generous group life coverage and non-medical coverage amounts
- Extended Own Occupation Definitions for LTD
- \$10,000 LTD benefit for select industries—under 10 lives
- Progressive Partial LTD contract—highest partial benefit available
- STD—zero day residual, partial and no pre-existing clause
- 3-year rate guarantee on Life & LTD, 2-year rate guarantee on STD
- Insured by, and claims paid by, The Lincoln National Life Insurance Company

ALL PLANS ENDORSED BY



FOR MORE INFORMATION,
PLEASE CONTACT:



ON YOUR TEAM.