

# Agent Update

YOUR SOURCE FOR  
GROUP TERM LIFE,  
AD&D, STD, LTD,  
DENTAL AND VISION  
COVERAGE

VOLUME 34 | 2009

A PUBLICATION OF  
COMPANION LIFE  
INSURANCE COMPANY

RATED A+ (SUPERIOR)  
BY A.M. BEST

## Dental by Design Adds Options

Companion Life’s Dental by Design, our true group dental product for groups of 10 or more employees, allows you to design the best dental plan for your employer group. Now Dental by Design’s flexibility has expanded to include a new rate tier option that matches most medical plan tiers, an increasing annual maximum option, a retiree dental benefit option and a decreasing coinsure option (incentive plan).

**New Rate Tiers** Employee, Employee and Spouse, Employee and Child(ren) and Employee and Family rate tiers match most medical plan rate tiers and are now quoted on Dental by Design. Our previous rate tiers (Ee, Ee+1, Ee+2 and Ee+3 or more) are still available upon request. All in-force dental tier structures will remain as they are unless the group requests a change.

**Retiree Dental Option** Our new Retiree Dental Option allows retiring employees to continue their Dental by

Design benefits and be billed at home, as long as the employer continues their Companion Life group dental plan.

**Increasing Maximum Benefit Option** This option lets the employer select either two or three increases of \$250 per year to their employees’ annual dental maximum benefit, to a maximum of \$2,500 per year. We believe this is a simpler, better answer to a dental maximum roll over.

**Incentive Plan** This option reduces dental premium costs as Preventive, Basic and Major Services start at 80%, 50% and 25% in the first year; increase to 100%, 65% and 35% in the second year; and then to 100%, 80% and 50% in the third and future years. There are no waiting periods with the Incentive Plan.

Contact your Companion Life General Agent for more information.

## \$50 Deductible Option for Dental “Cents” 2 to 9

Groups of 2-9 employees may now select a \$50 Contract Year Deductible plan with Companion Life’s Dental “Cents” product. Other plans include a \$100 Lifetime Deductible, a \$25/\$50 Preventative/Basic and Major Deductible, and a \$15 Copay Preventive Only plan.

## Voluntary Life Enhancements

Voluntary Life Maximums and Guarantee Issue limits have increased. Employees are now eligible for a maximum of \$500,000 of Group Term Life Insurance and Spouses are eligible for \$150,000. Guarantee Issue limits have also increased, and we have changed from male/female rating to unisex rating. See Companion Life’s updated Voluntary Life brochure or request a quote for your group today.

## Companion Life News

### Announcing Companion Global Dental

By traveling abroad to one of our network dental facilities, employees can have the same dental care they would have at home, except they’ll save significant dollars due to lower costs abroad. Through the growing popularity of dental tourism, people are beginning to realize they can save money on most dental procedures and have an outstanding experience. Employees will not have to sacrifice quality for savings. Instead, they will enjoy both with the Companion Global Dental network of dental facilities in Costa Rica. Each facility has been extensively credentialed and is not only highly respected within the industry, but their procedure rates are substantially lower than those at most U.S. clinics. Companion Global Dental will coordinate all the travel arrangements, including flights, hotels and ground transportation. For more information visit: [CompanionGlobalDental.com](http://CompanionGlobalDental.com).

### A+ (Superior) Reconfirmed

A.M. Best has reconfirmed Companion Life’s A+ (Superior) rating.\*

\*Rating as of December 18, 2008. For the latest rating, access [www.ambest.com](http://www.ambest.com)



SOME PRODUCTS NOT AVAILABLE IN ALL STATES.