

A CALIFORNIA DIFFERENT WAY

To Think About Ancillary Benefits

FOR BUSINESSES WITH
2-199 EMPLOYEES

 ChoiceBuilder®





A UNIQUE APPROACH

TO DENTAL, VISION, CHIROPRACTIC, AND LIFE BENEFITS

To recruit and keep the best talent, it's important to offer a strong benefits package, especially in California. Employees not only want competitive salaries, they expect comprehensive health care – including ancillary benefits like **dental, vision, chiropractic/acupuncture, and life.**

We understand that managing costs is a top priority. With ChoiceBuilder®, you can choose employer-sponsored or voluntary coverage. By offering ChoiceBuilder voluntary benefits, you have the ability to enhance your employees' medical coverage with ancillary benefits at no additional cost to your business. Employees who opt to purchase coverage choose exactly what they want. Everybody wins!

We help more than 8,000 businesses offer ancillary benefits to employees and we'd love to add you to the list.

CHOICEBUILDER IS PROUD TO OFFER
ACCESS TO THE FOLLOWING ANCILLARY CARRIERS:





ACH

How We're Different

We're Flexible: You have the power to build your own ancillary benefits program. You start with Dental and can add Vision, Chiropractic/Acupuncture, and Life. From there, employees have the freedom to choose which benefits they want for their family.

We're Affordable: With ChoiceBuilder®, you choose to sponsor benefits **or** offer them as voluntary. For employer-sponsored coverage, you contribute to the premium for your employees' selected insurance. With voluntary benefits, employees pay the full cost of coverage through payroll deduction. If they don't want coverage, there's no cost to them or you.

What's best, we have a selection of carriers not available anywhere else in California. Now that's California Different.

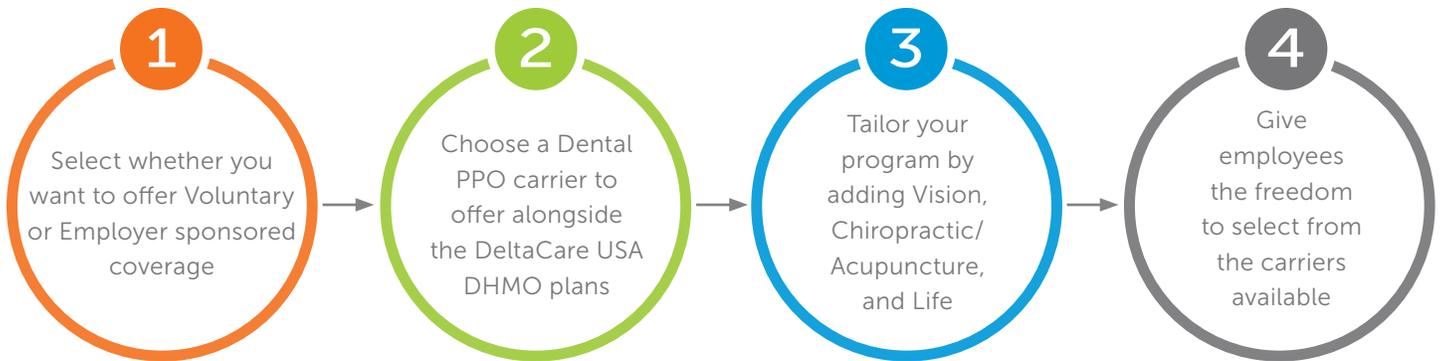
Who We Are

- America's first ancillary benefits exchange
- Serving California businesses since 2010
- Working with more than 8,000 California businesses
- Providing ancillary benefits to nearly 130,000 members
- Offering the top Dental, Vision, Chiropractic, and Life carriers
- Empowering employees to make decisions for their family while you control costs

IT'S EASY TO GET STARTED

All of your employees are different. And, with ChoiceBuilder®, you can meet all of their diverse needs.

You select the coverage and Dental PPO carrier you want to make available. Then your employees select the plans they want based on what's right for them.



How you build your ancillary benefits program is 100% up to you.

CARRIER SELECTION

ChoiceBuilder offers a variety of coverage and carrier options:

DENTAL	VISION	CHIROPRACTIC & ACUPUNCTURE	LIFE INSURANCE
Ameritas	EyeMed	Landmark Healthplan	Assurity Life
Anthem Blue Cross	VSP		
Delta Dental			
MetLife			

COST CONTROL

ChoiceBuilder® gives you control, so you determine how to pay for employee benefits. You can offer benefits on a voluntary basis, or you contribute to the premium for your employees' coverage. You can even "mix and match" – contributing to the cost of some coverage and making other coverage entirely voluntary with employees paying the full cost.

PLAN SELECTIONS



DENTAL

13 Employer-sponsored Plans
9 Voluntary Plans



VISION

6 Employer-sponsored Plans
5 Voluntary Plans



CHIROPRACTIC/ACUPUNCTURE

1 Employer-sponsored Plan
1 Voluntary Plan



LIFE

1 Employer-sponsored Plan



EASY TO MANAGE

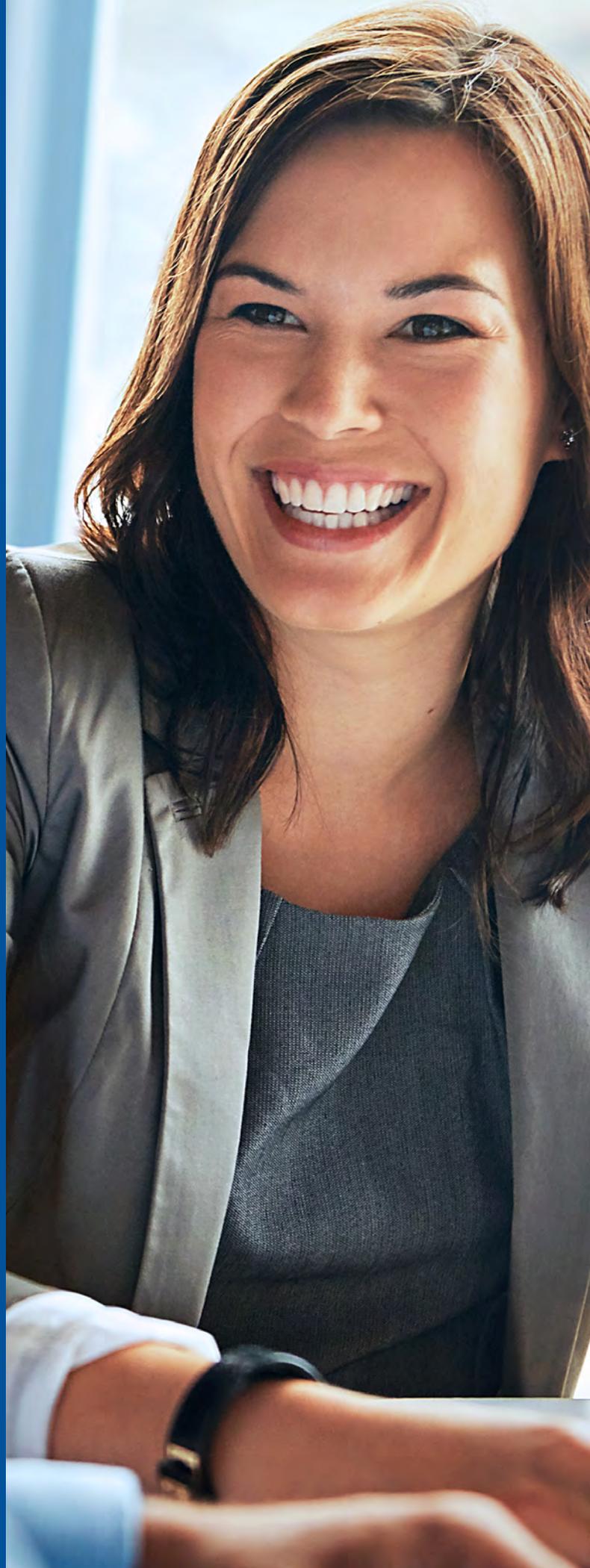
Similar to how you might bundle your phone, cable, and Wi-Fi at home, we bundle supplemental health benefits and send one bill each month for all employees' coverage. You never have to deal with the burden of dealing with multiple carriers' invoices again.

We package the benefits you choose to make available to employees, and provide additional convenience features, too:

- One quote or proposal for all coverage
- One employer application
- One employee enrollment worksheet
- One consolidated monthly bill
- One customer support team to answer **employer** questions
- One customer support team to answer **employees'** questions
- One website to manage your account

GREAT SERVICE

You can count on ChoiceBuilder® to be your full-service benefits hub. Make us your "go to" for questions related to coverage for any of the participating carriers. No need to reach out to each carrier separately. We're here to simplify the process and answer your questions promptly, so you can focus on your business. Let us do the work for you!



EXTRAS FOR YOU

As a little something extra, we partnered with Mammoth HR and picked up the tab to give you access to their online portal. It's a valuable resource for your business, and provides a variety of tools and resources, including:

- Sample employee handbooks, job descriptions, company policies, and HR forms
- The latest employment law updates – plus summaries of state and federal laws that affect employers
- Q&A database on a variety of subjects, including compensation, benefits, labor relations, and recruitment
- Articles written by HR professionals with insights and best practices
- A glossary of common HR terms and definitions
- Tools and information specific to terminations, Leave of Absence, hiring, and performance management
- Great pricing on HR posters, books, and training videos
- Monthly subscription to the *HR Advisor* newsletter

EXTRAS FOR YOUR EMPLOYEES

Your employees also get access to Cal Perks at no cost. Cal Perks offers employee discounts throughout California and includes savings on entertainment and activities employees and their families love!



Movie Tickets

Discounted movie tickets from AMC, Regal, Cinemark, and more.



Getaway Savings

Save on hotels, car rentals, and vacation packages.



Club Memberships

Earn cash back just for renewing your Costco or Sam's Club membership.



Theme Parks

Save at Knott's Berry Farm, Sea World, and other theme parks.



Water Parks

Check out the deals at Raging Waters and other water parks.



Sports Tickets

Save on tickets to see your favorite NFL, MLB, NHL, and NBA teams.

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