



Northeast Delta Dental



Group & Voluntary Products

Product	Key Features*	Primary Partner(s)
2-9 Lives Life AD&D Short-Term Disability Long-Term Disability	Generous GI Amounts Carve-outs & Multiple Class Options Available Coverage Available to Start-up Companies Family-owned Businesses Eligible Some Plans Offer STD, LTD Benefits for Pre-ex Up to 36-Month Rate Guarantee Some Plans Offer No Pre-ex for STD	Companion Life Insurance Company Reliance Standard SmartChoice Security Mutual Life Unum
10+ Lives Term Life AD&D Dependent Life	Travel Assist Critical Illness Benefit Rider Industry Leading GI Limits	Companion Life Insurance Company Mutual of Omaha Reliance Standard Life Insurance Security Mutual Life Unum
10+ Lives Short-Term Disability	Enrollment Age Freeze for Voluntary W-2 Preparation No Offset Formula with Return to Work Earnings No Pre-ex Limitations for Group & Some Voluntary Industry Leading Return to Work Programs Employer FICA Match	
10+ Lives Long-Term Disability	Flexible EAP Options Variable Offset Formulas Rich Contract Language W-2 Preparation Employer FICA Match Industry Leading Return to Work Programs	
5+ Lives GAP Insurance	Comprehensive first dollar coverage HSA compatible options Employer paid and voluntary options	Companion Life Insurance Company Fidelity Security Life
2+ Lives Dental	Largest Network of Participating Dentists Guarantee Of Service Excellence <sup>sm</sup> Local Claims Processing Double-Up Max <sup>sm</sup> Carryover Benefit Health through Oral Wellness <sup>®</sup> (HOW <sup>®</sup> )	Delta Dental Plan of Maine Delta Dental Plan of New Hampshire Delta Dental Plan of Vermont
	Variety of plan designs Extensive networks	These carriers available for states outside ME, NH & VT Companion Life Insurance Company Mutual of Omaha Reliance Standard Life Insurance Security Mutual Life Unum
2+ Lives Vision	Variety of plan designs Extensive networks	DeltaVision (ME & NH)
		These carriers are available for states outside ME & NH Companion Life Insurance Company Reliance Standard Life Insurance Security Mutual Life Unum

Individual and Executive Benefits

Product	Key Features*	Primary Partner(s)
Permanent & Term Life	Low Cost Cash Accumulation Plans Financially Strong Carriers	American General Ohio National
Individual Disability Insurance	Customized Coverage Individually Owned Permanent Disability Coverage Flexible Plan Designs	American General Illinois Mutual Ohio National
Multi-Life Individual Disability Insurance	Guaranteed Standard Issue Multi-life Discounts	American General
Executive Life	High GI Life Benefits	

csONE Benefit Solutions

Worksite Products

Product	Key Features*	Primary Partner(s)
2+ Lives Accident	Guarantee Issue Multiple Benefit Options Wellness Benefits Available Non-occupational or 24-hour Coverage Options Section 125 Eligible HSA Compatible	Assurity Life Insurance Company Mutual of Omaha Reliance Standard Life Insurance Security Mutual Life Transamerica Life Insurance Company Trustmark Voluntary Benefit Solutions Unum
2+ Lives Critical Illness with Cancer	Guarantee Issue Available Multiple Benefit Options Wellness Benefits Available Subsequent Diagnosis Benefits Occupational Specific Benefits Available HSA Compatible	
5+ Lives Hospital Indemnity	Guarantee Issue Available Critical Illness Rider Available Outpatient Surgical Benefits Available No Pre-ex for Employer-Funded Plans Base Plans and Non-HSA Riders Available	
5+ Lives Universal and Whole Life	Guarantee Issue Available Permanent Coverage Low Participation Requirements Accumulates Cash Value LTC Benefits Available Death Benefit Restoration for LTC Benefits LTC Benefits up to 50 Months	

We can provide education & enrollment support for any of these products.  
Speak with your csONE Benefit Solutions Account Executive for details.

Full-Service Employee Benefits Enrollment

csONE Benefit Solutions offers a unique approach to the enrollment process – **Education** – our materials are custom designed to ensure employees understand the benefits available and the associated cost.

Our enrollment team consults **one-on-one with each employee** to educate, discuss options and offer guidance through the enrollment.

Employee Communication

Customized announcements inform, and clearly describe all benefit options, enrollment meetings, and the enrollment process.

Personalized Education

All benefits are consolidated into concise summaries, including plan options and costs specific to each employee.

Material Distribution

Benefit information is presented to employees at live education meetings or can be distributed through mail, email or a benefits administration system.

One-to-One Benefit Consultations

Our non-commissioned Employee Benefits Consultants speak with each eligible employee to review their options, answer questions, and capture their elections.

Benefit Administration System - Optional

Our team is available assist clients in the set-up of a full benefit administration system for core and voluntary benefits if they wish to have an on-going enrollment platform.



\* Features may vary by group size, state and carrier. Please refer to proposals and policies for complete details.



# Flexible Benefits & COBRA Compliance Administration

csONE Benefit Solutions has been offering Administrative Services with local customer service for over 30 years.

Administration	Product	Key Features
Plan Document Preparation	Premium Conversion Plan Only Wrap Documents Non-discrimination Testing	Document Preparation Amendments Summary Material Modifications
Flexible Benefits	Health Flexible Spending Accounts (FSA) Dependent Care FSA Limited Purpose FSA Health Reimbursement Arrangements (HRA) Health Savings Accounts (HSA) Qualified Transportation Accounts (QTA)	All Plans on One System Platform Submit Claims with Mobile Claims Submission 24/7 Secure Online Account Access Single Debit Card to Access All Accounts Local Dedicated Claims Processing Unit Dedicated Group Analyst
COBRA Administration	COBRA Compliance Administration Retiree Billing	Enrollment & Termination Maintenance w/Carriers Direct Invoicing with Carriers 24/7 Secure Online Account Access Dedicated Group Analyst

## Local Personalized Customer Service

csONE Benefit Solutions is a New England based company providing face-to-face consultations as well as mobile accessibility for clients on the go. An analyst is assigned to each group for overall client satisfaction. Implementation includes employer onboarding, employee education and enrollment.

## Performance Guarantee Program

We **guarantee** a smooth implementation of our Administrative Products. To emphasize our commitment, we guarantee the following areas of service and reinforce them with a comprehensive refund policy.

1. Smooth Implementation of Flexible Benefits and/or COBRA Administration
2. Processing of Reimbursement Account Claims within 5 Business Days
3. Timely Processing of COBRA Notices

## Employee Reimbursement Accounts - Technology Keeps it Simple

**Employer Portal** provides employers 24/7 access to accounts and reporting.

**Consumer Portal** provides participants 24/7 access to account details, online claims submission and link to health care portals.

**Mobile App for All Accounts** allows participants to check balances, submit and check claims status on the go.

**Flex Debit Card** makes accessing funds hassle free with an **87%** auto-adjudication rate!

## Stacking Plans to Help Manage Health Care Costs

We can stack Reimbursement Accounts to better manage healthcare costs while keeping compliant with IRS regulations.

## COBRA Administration - Working Directly with Insurance Carriers

Your clients can remove the COBRA Beneficiary from their insurance bills with csONE as their COBRA Administrator. COBRA Beneficiaries are billed directly by csONE for premium(s). Insurer(s)<sup>†</sup> receive payment from csONE and our analysts take care of reinstating and/or terminating a COBRA Beneficiary on payments received for each coverage period. This process protects the employer from paying claims for a COBRA Beneficiary who has not remitted premium for a given coverage month.

<sup>†</sup>Most carriers have the capability to bill csONE Benefit Solutions directly for COBRA participants.

## Secure Online Access 24/7

COBRA **Beneficiaries** have 24/7 access to enroll and make payments. **Employers** can notify csONE of terminations and access reporting. **Producers** can access all of their csONE COBRA client accounts.



*It's what we do.*