



Group Ancillary Products



**The key to
increased profits.**

GROUP AND VOLUNTARY LIFE INSURANCE

- Employer paid (100% participation) or contributory (75% participation)
- Multiples of salary or flat amount
- Base plans plus supplemental coverage (25% participation)
- Voluntary plans (20% participation-as low as 5 lives)
- Dependent coverage

GROUP AND VOLUNTARY DENTAL

- Preventative (100%), Basic (90% or 80%), Major (50% or 60%), Orthodontics for groups of 10 or more
- Contributory, non-contributory, or voluntary
- Employee and family coverage
- Fully insured, PPO, schedules
- Voluntary Plans (20% participation, as low as 5 lives)

SHORT TERM DISABILITY

- Employer paid, contributory, or voluntary
- Accident or illness
- Benefits: 50%; 60%; 66 2/3% of Weekly Salary
- Maximums: \$250; \$500; \$750; \$1000 (and more depending on size and NOR)
- Benefit durations: 13, 26, 52 or 104 weeks
- Elimination Periods of: 1 day; 7 day; or 14 days

LONG TERM DISABILITY

- Maximums of up to \$6,000 (2 – 9 lives)
- Benefits of 50%, 60%, or 66 2/3 of monthly salary, maximums of up to \$15K or more (10 lives or more)
- Voluntary plans (20% participation, as low as 5 lives)

VISION PLANS

- Available for groups of less than 10 lives to Over No Limit
- Choose various co-pay options from \$0 to \$25 on services and materials
- Choose from either in- or out-of-network benefit providers

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