Smart. Simple. Solutions.

Setting the standard for ancillary products since 1995, CoPower brings big company benefits to California's small businesses.

Dental

Vision

Life

Disability

Chiropractic

Acupuncture

HR

and More



Benefits Made Easy

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Dental, Vision & Life Bundled Solution

CoPower ONE[™] includes benefits from some of the nation's top carriers for groups with 2-99 employees. These bundled solutions bring simplicity in selecting a comprehensive package with a fixed price per employee. Comprehensive packages include dental PPO plans with more provider flexibility, as well as DHMO plans with less out-of-pocket expenses.

CoPower ONE™ **YSP VISION...** △ DELTA DENTAL° **Plans with Delta Dental** Plans with DeltaCare USA® of California PPOSM **GOOD** (2-99 EMPLOYEES) **GOOD** (2-99 EMPLOYEES) DeltaCare USA 13B, No annual/lifetime Max Delta Dental PPO, \$1000 In-Network Max, + Child/Adult Ortho, VSP Choice 12/24/24, VSP Choice 12/24/24, Unum Life \$15,000 Unum Life \$15,000 **BETTER** (5-99 EMPLOYEES) **BETTER** (5-99 EMPLOYEES) Delta Dental PPO, \$1500 In-Network Max + DeltaCare USA 13B, No annual/lifetime Max Child Ortho, VSP Choice 12/12/24, Unum Life + Child/Adult Ortho, VSP Choice 12/12/24, \$20,000 Unum Life \$20,000 **BETTER PLUS (5-99 EMPLOYEES) BETTER PLUS (5-99 EMPLOYEES)** Delta Dental PPO + Premier, \$1500 DeltaCare USA 13B, No annual/lifetime Max In-Network Max + Child Ortho, VSP Choice + Child/Adult Ortho, VSP Choice 12/12/24, 12/12/24, Unum Life \$20,000 Unum Life \$20,000 **BEST** (5-99 EMPLOYEES) **BEST** (5-99 EMPLOYEES) Delta Dental PPO + Premier, \$2000 DeltaCare USA 13B, No annual/lifetime Max In-Network Max + Child Ortho, VSP Choice + Child/Adult Ortho, VSP Choice 12/12/12, 12/12/12, Unum Life \$25,000 Unum Life \$25,000 **VOLUNTARY** (5-99 EMPLOYEES) **VOLUNTARY (2-99 EMPLOYEES)** Delta Dental PPO, \$1500 In-Network Max + DeltaCare USA 13B, No annual/lifetime Max + Child Ortho¹, VSP Choice 12/12/24 Child/Adult Ortho, VSP Choice 12/12/24 (life coverage not included) (life coverage not included)

¹Orthodontics option is only available to groups with 25 or more enrollees.

^{*}A registered mark of Delta Dental Plans Association

A La Carte Solutions

Design a customized bundle within the CoPower SELECTTM portfolio with the freedom to mix and match any of our carrier plans in a consolidated bill. Choose from voluntary and employer-sponsored plans which include open enrollment, no waiting periods, and census enrollment.

CoPower VANTAGE™ **CoPower SELECT™ Dental Plans** Our portfolio of FREE value-add products Voluntary available includes HR Support so you can protect and grow your business. VANTAGE also includes △ DELTA DENTAL® prescription discounts and recreation coupons to offer your employees. MetLife **Vision Plans** Zywave (HR360) Voluntary available FREE 24/7 access to online HR support and a wide variety of Human MetLife Resource and compliance topics. **YSP** VISION. Life Plans Discount Rx Card Voluntary available FREE card with up to 75% discounts MetLife on prescription drugs. Honored at more than 56,000 pharmacies! **BenefitHub Long Term Disability** Members enjoy savings on dining, Voluntary available theme parks, shopping and a host of other services. MetLife Chiropractic + **Acupuncture Plans** Voluntary available

² CoPower VANTAGE services are not provided by or endorsed by Metropolitan Life Insurance Company or its affiliates.

^{**} Metropolitan Life Insurance Company, New York, NY. MetLife Dental HMO plan benefits are provided by SafeGuard Health Plans, Inc., Irvine, CA, an affiliate of MetLife.

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CoPower provides third-party administrative services in connection with our carrier products. CoPower ONE plans are underwritten by Delta Dental of California, Unum, and VSP, and available through CoPower, Inc.