# **Smart. Simple. Solutions.**

# **The CoPower Experience**

At CoPower, we take a holistic and comprehensive approach to providing exceptional ancillary benefit solutions that redefine industry standards. We're dedicated to providing tailored coverage options delivered through a concierge-style experience that consistently exceeds standards, fosters well-being, and ensures peace of mind.



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!



Your clients are unique, and their needs vary. With our comprehensive portfolio, you're the architect for your client's benefit program. At CoPower, we take a holistic approach to providing exceptional ancillary benefit solutions that redefine industry standards.

# **CoPower ONE™**

### **Dental, Vision & Life Bundled Solution**

Through carefully curated products sourced from the nation's top carriers, we offer pre-made bundles of the most widely favored benefit plans on the market. CoPower ONE™ 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.

**Underwritten by Premier Carriers** for dental, vision and life:









#### Plans with Delta Dental of California PPO<sup>™</sup>

#### **BRONZE PPO 1000**

(2-99 EMPLOYEES) Delta Dental PPO, \$1000 In-Network Max, VSP \$150 12/12/24, Unum Life \$15,000

#### **SILVER PPO 1500**

(5-99 EMPLOYEES)

Delta Dental PPO, \$1500 In-Network Max + Child Ortho, VSP \$150 12/12/24, Unum Life \$20,000

#### **GOLD PREMIER 1500**

(5-99 EMPLOYEES)

Delta Dental PPO + Premier, \$1500 In-Network Max + Child Ortho, VSP \$150 12/12/24, Unum Life \$20,000

#### **PLATINUM PREMIER 2500**

(5-99 EMPLOYEES)

Delta Dental PPO + Premier, \$2,500 In-Network Max + Child Ortho, VSP \$150 12/12/12, Unum Life \$25,000

#### **VOLUNTARY**

(5-99 EMPLOYEES)

Delta Dental PPO, \$1500 In-Network Max + Child Ortho<sup>1</sup>, VSP \$150 12/12/12 (Life coverage not included)

#### Plans with DeltaCare USA®

#### **BRONZE**

(2-99 EMPLOYEES)

DeltaCare USA 13B, No annual/lifetime Max + Child/Adult Ortho, VSP \$150 12/12/24, Unum Life \$15,000

#### **SILVER**

(2-99 EMPLOYEES)

DeltaCare USA 13B, No annual/lifetime Max + Child/Adult Ortho, VSP \$150 12/12/24, Unum Life \$20,000

#### GOLD

(2-99 EMPLOYEES)

DeltaCare USA 13B, No annual/lifetime Max + Child/Adult Ortho, VSP \$150 12/12/24, Unum Life \$20,000

#### **PLATINUM**

(2-99 EMPLOYEES)

DeltaCare USA 13B, No annual/lifetime Max + Child/Adult Ortho, VSP \$150 12/12/12, Unum Life \$25,000

#### **VOLUNTARY**

(2-99 EMPLOYEES)

DeltaCare USA 13B, No annual/lifetime Max + Child/Adult Ortho, VSP \$150 12/12/12 (Life coverage not included)

<sup>&</sup>lt;sup>1</sup> Orthodontics option is only available to groups with 25 or more enrollees.

<sup>\*</sup>A registered mark of Delta Dental Plans Association

# **A La Carte Solutions**

Design a customized bundle within the CoPower SELECT™ 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 SELECT™**

Underwritten by Premier Carriers for dental, vision and life:













#### **Dental Plans**

- Delta Dental
- MetLife
- Voluntary available



### **Long Term Disability**

- MetLife
- Unum



#### **Vision Plans**

- MetLife
- VSP
- Voluntary available



### **Short Term Disability**

MetLife



#### **Life Plans**

- MetLife
- Unum
- Voluntary Available



# Chiropractic + Acupuncture Plans

- · Landmark Healthplan
- Voluntary available

### **CoPower Vantage™**

Our portfolio of FREE value-add products includes HR Support so you can protect and grow your business. VANTAGE also includes prescription discounts and recreation coupons to offer your employees.



#### **Zywave**

FREE 24/7 access to online HR support and a wide variety of Human Resource and compliance topics.



#### Discount Rx Card

FREE card with up to 75% discounts on prescription drugs. Honored at more than 56,000 pharmacies!



#### BenefitHub

Members enjoy savings on dining, theme parks, shopping and a host of other services.

<sup>&</sup>lt;sup>2</sup> CoPower VANTAGE services are not provided by or endorsed by Metropolitan Life Insurance Company or its affiliates.

<sup>\*\*</sup> 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.

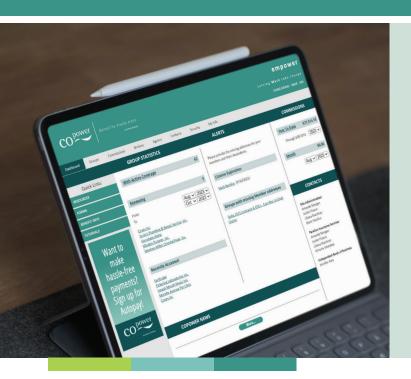
## The broader the spectrum of tools, the easier the task.

From Quote to Card, our technology-based solutions enable you and your clients to effortlessly manage everyday business requirements, saving you time and removing unnecessary delays.

# **Empower**







## **Take Control with Empower**

**High-Tech Administration with a Click** 

Empower is a proprietary online platform with a variety of management tools.

- Track commission growth
- Manage all groups
- Quickly add and term members
- View billing & payments instantly
- Streamline administration
- Anywhere, any time management

## We believe that experience matters.

As the perfect complement to our extensive product portfolio, our concierge service model is designed to elevate the experience for our brokers and their clients.

Our team of Customer Success Representatives provide dedicated assistance, and you can reach yours by name whenever you need them.



**Dedicated Customer** 





**Phone and Email** 

#### Contact us:

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