

## Q4 Administration Fee Waiver for 11/1/2024 to 1/1/2025 Effective Dates

- **Bundle a Delta Dental or MetLife dental plan with CoPower's VSP vision, Unum Life and/or LTD and the administration fees will be waived**
- **Fee waiver is valid as long as the dental policy remains active**
- **Group must enroll for e-invoices and ACH autopay for monthly payments**

## Why CoPower?

### CoPower TPA Services

- Concierge-style dedicated customer service
- Access to Empower, our proprietary broker and employer online portal
- Quote to card enrollment capabilities with Benefix
- Single bill for all carriers and lines of coverage

### Delta Dental

- Rate & Renewal Consistency: No rate increases in more than 10+ years
- No benefit waiting periods on any employer-paid plans
- Discounted rates for groups over 25

### MetLife

- All dental, vision, life, and disability plans whether custom quoted direct, via HealthConnect or MetLife Rating Tool can be administered by CoPower
- No administration fees vs direct-to-MetLife (no GA) administration fees for 2-9 EE groups
- Great MetLife products with fantastic CoPower service

### VSP Vision

- Lightcare™ – All plans include non-prescription coverage for ready-to-wear eyewear such as 100% UVA/UVB protection sunglasses and blue light filtering glasses
- Essential Medical Eyecare– Fully covered retinal screening for members with diabetes plus treatment options for ongoing health conditions such as pink eye
- Discounted rating for larger sized groups

### Unum Term Life and AD&D

- Composite book rates based on group size for quick quoting
- Includes Accelerated Death Benefit, EAP with legal resources and Worldwide Travel Assistance
- Three-year rate guarantee

### Unum LTD

- Composite book rates for quick quoting
- Simplified Non-offset, PEPM plan available to group of 2+
- Standard plans with offsets for groups 10+ w/ higher maximums and options
- Includes EAP with legal resources and Worldwide Travel Assistance

