

Your Solution to Comprehensive Group Benefits



Quality Group Insurance Benefits with Customized, Personal Service

www.nipponlifebenefits.com

Providing Quality Group Insurance for Over 30 Years

Since 1991, Nippon Life Benefits has provided quality, customized employee benefits, with a commitment to exceptional service and care for our valued customers.

We offer comprehensive, flexible group coverage, including Medical, Dental, Life, Disability, and Vision, with multi-lingual support in Japanese, Korean, and Spanish.

As a U.S. subsidiary of Japan-based Nippon Life Insurance, we're backed by one of the world's largest mutual life insurers, with over \$656 billion in assets¹ and an A+ (Superior) rating from AM Best.²



Our flexible coverage offers a wide range of plan designs, guaranteeing access to quality healthcare services and essential support when needed most.

With competitive rates, extensive provider networks, and outstanding customer service, plans are customized to meet unique needs and budgets.



Medical Plan Options

- **PPO Plans:** Customizable deductibles, coinsurance, copays, and out-of-pocket options.
- **PPO Value Plans:** Similar benefits to our PPO plan with higher out-of-network limits to encourage in-network usage.
- **HDHP Plans:** High-quality, cost-effective coverage to save premium dollars and promote health advocacy.
- **HDHP Value Plans:** Similar benefits to our HDHP plan with higher out-of-network limits to further reduce premiums.

Aetna Signature Administrators® (ASA)

- **ASA:** National PPO network with over one million physicians and 6,400 hospitals. NCQA accredited.

Private Healthcare Systems (PHCS)

- **PHCS:** One of the largest PPO networks with over one million providers and 4,600 hospitals. Nationwide access, NCQA and URAC accredited.

1. S&P Global Market Intelligence. 2. As of 3/2024 3. As of 1/2024

International Protection and Beyond



Get medical coverage anytime, anywhere, with access to over 165,000 providers worldwide, regardless of your destination.

Members can access convenient, affordable care without upfront costs.

Our international benefits include coinsurance, deductibles, and out-of-pocket cost-sharing, mirroring U.S. in-network benefits. No referrals needed for providers outside the U.S.

Prescription Drugs

Prescription drug benefits are provided through CVS Caremark, with over 60,000 participating pharmacies nationwide.

Lab Testing Benefits*

We offer fast, accurate outpatient lab work through Quest Diagnostics®, the nation's leading provider of diagnostic testing.

- The QuestSelect™ program offers free outpatient lab testing, covering all approved services with no deductibles, copays, or coinsurance for employees.
- QuestSelect™ provides HDHP members with significant discounts on outpatient lab testing.

Teladoc®

- Our Teladoc partnership offers 24/7 access to U.S. board-certified physicians for non-emergency medical and mental health issues via phone or video.

Care Management

We provide Utilization and Case Management solutions to identify and support "at-risk" employees.

Our care management solutions are supported by:

- Evidence-based decisions ensure timely, appropriate care. Integration and technology identify and support employees.
- Targeted outreach assists those with complex medical needs.



Coverage for Health and Well-being is Our Priority

Prenatal Care Program

Our Special Delivery benefit is designed to promote health for Expectant moms and babies at no cost to our members.

- A voluntary health screening
- An informative book regarding pregnancy and childbirth
- 24/7 access to pregnancy-related health resources

Organ Transplant

We work with two nationally recognized networks:

- OptumHealth (Members in PHCS)
- Aetna's Institutes of Excellence (Members in Aetna Signature Administrators™)



Wellness Services (Powered by ActiveHealth)

Every medical plan includes a core wellness program at no additional charge. The Core package includes the following:

- Our wellness portal provides online and mobile health assessment, personal health records, and extensive health education and resources.
- Detects care gaps, medical errors, and improvement opportunities, providing solutions to members and their providers.

Active & Fit Direct®

- Members have access to 12,000+ online workout videos.
- Join over 12,500 fitness centers with a low one-time enrollment and monthly fee. Enjoy unlimited personalized lifestyle coaching via phone for fitness, nutrition, stress, and sleep. No long-term contract is needed.

Flexible Ancillary Solutions Coverage You Can Count On

Since 1991, Nippon Life Benefits has offered quality, customized employee benefits and is committed to exceptional service and care for our valued customers. We offer comprehensive, flexible ancillary coverage, including Dental, Life, Disability, and Vision, with multi-lingual support in Japanese, Korean, and Spanish. We have an AM Best Credit Rating of A- Excellent¹.

As a U.S. subsidiary of Japan-based Nippon Life Insurance, we're backed by one of the world's largest mutual life insurers², with over \$656 billion in assets³ and an A+ (Superior) rating from AM Best.⁴

With competitive rates, extensive provider networks, and outstanding customer service, our plans are customized to meet your unique needs and budget.



Dental Provider Networks

With NLB Dental Network Access, your clients gain access to all participating providers from the nation's top four dental networks, combined into one powerful, seamless solution

- ✓ Access to Aetna Dental, Careington, Connection Dental, and DenteMax networks
- ✓ Over 500,000 participating locations nationwide
- ✓ One seamless network experience



Dental Insurance

Our customizable dental solutions maximize your benefit dollars with comprehensive coverage and exceptional service. We offer Usual, Customary, and Reasonable (UCR) and Maximum Allowable Charge (MAC) options for utmost flexibility to meet your unique needs.



Vision (powered by EyeMed)

Our comprehensive vision plan provides affordable coverage for employees. It includes allowances for eye exams, lenses, frames, and contacts. With the extensive EyeMed Insight network, we offer access to 154,000 providers.



Life Insurance

We offer affordable Basic, Dependent, and Supplemental Life insurance coverage to employees and their families. Let us protect what matters most to you.



Accidental Death and Dismemberment (AD&D)

We offer low-cost AD&D coverage for employees. This coverage provides additional protection in case of accidental loss of life, limb(s), or eyesight.



Disability Insurance

We provide both Short Term and Long Term disability coverage, ensuring you have the support you need during times of illness or injury.



Online Benefits Management

Streamline benefits management with our user-friendly website, [nipponlifebenefits.com](https://www.nipponlifebenefits.com), and our mobile app for on-the-go dental, and vision coverage.



1. NLB AM Best Credit Rating as of 1/2025. 2. S&P Global Market Intelligence. 3. 2024 Nippon Life Annual Report. 4. Nippon Life AM Best Credit Rating as of 1/2025.

Medical PPO Plan Options*

Calendar Year Deductible¹ Individual In-Network/ Out-of-Network Family In-Network/ Out-of-Network	You Pay	\$0/\$500 • \$250/\$500 • \$500/\$1,000 • \$1,000/\$2,000 • \$1,500/\$3,000 \$2,000/\$4,000 • \$2,500/\$5,000 • \$3,000/\$6,000 • \$7,000/\$14,000 2x individual calendar year deductible
In-Network Co-Insurance¹	Plan Pays	100%, 90%, 80%, 70%
Out-of-Network Co-Insurance²	Plan Pays	80%, 70%, 60%, 50%
Out of Pocket Limits² Individual In-Network/ Out-of-Network Family In-Network/ Out-of-Network	You Pay	\$1,000/\$2,000 • \$1,000/\$4,500 • \$1,500/\$5,000 • \$2,000/\$4,000 \$3,000/\$6,000 • \$4,000/\$8,000 • \$5,000/\$10,000 • \$7,000/\$14,000 2x individual out of pocket limits
Primary Care /Specialist Office Visit Copay	You Pay	\$20/\$50 • \$25/\$50 • \$30/\$50 • \$40/\$75 • \$50/\$75
Prescription Drug Coverage		\$15/\$30/\$50 • \$20/\$40/\$60 • \$25/\$50/\$75 (Optional combined preferred and non-preferred drug deductible of \$250, \$500 or \$750, then applicable copay)
Emergency Room Copay	You Pay	In-Network: \$150, \$250 then 100% (waived if admitted) Out-of-Network: Deductible then plan benefit percentage
Urgent Care Facility Copay	You Pay	\$50
Non-Network Reimbursement		RBRVS – screened at 125% of Medicare Fee Schedule
Additional Benefit Enhancements		<ul style="list-style-type: none"> • Specialist/Urgent Care copay equal to Primary Care • Non-network reimbursement - screened at the 70th percentile, reasonable and customary

* Plan Options may vary between states. Please contact your Nippon Life Benefits sales representative for more information.

1. Calendar Year Deductible – Separate in-network and out-of-network deductibles apply. Charges that apply to one do not apply to the other.

2. Not all combinations and/or plan options may be available in all states.

Out-of-pocket limits — Deductibles and copays do apply.

Prescription drug pays and deductibles will accumulate towards your health plan's out-of-pocket maximums.

Medical PPO Value Plan Options*

Calendar Year Deductible¹ Individual In-Network/ Out-of- Network Family In-Network/ Out-of-Network	You Pay	\$0/\$20,000 •\$500/\$20,000 •\$1,000/\$20,000 •\$1,500/\$20,000 \$2,000/\$20,000 •\$3,000/\$20,000 •\$4,000/\$20,000 \$7,000/\$20,000 2x individual calendar year deductible
In-Network Co-Insurance²	Plan Pays	100% 90% 80% 70% 60%
Out-of-Network Co-Insurance²	Plan Pays	50%
Out-of-Pocket Limits² Individual In-Network/ Out-of- Network Family In-Network/ Out-of-Network	You Pay	•\$500/\$30,000 •\$1,500/\$30,000 •\$2,500/\$30,000 •\$3,500/\$30,000 •\$4,500/\$30,000 •\$7,000/\$30,000 2x individual out-of-pocket limits
Primary Care/Specialist Office Visit Copay	You Pay	\$15/\$30 •\$20/\$40 •\$30/\$50 •\$40/\$60 •\$50/\$75
Prescription Drug Coverage		\$0/\$50/\$75 •\$15/\$30/\$50 •\$20/\$40/\$60 •\$25/\$50/\$75
In-Network Emergency Room Copay	You Pay	\$150, then 100% (waived if admitted)
Urgent Care Facility Copay	You Pay	\$50
Non-Network Reimbursement		RBRVS – screened at 125% of Medicare Fee Schedule

* Plan Options may vary between states. Please contact your Nippon Life Benefits sales representative for more information.

1. Calendar Year Deductible – Separate in-network and out-of-network deductibles apply. Charges that apply to one do not apply to the other.

2. Not all combinations and/or plan options may be available in all states.

Out-of-pocket limits — Deductibles and copays do apply.

Prescription drug pays and deductibles will accumulate towards your health plan's out-of-pocket maximums.

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Nippon Life Benefits®. A Tradition of Value, Humanity, and Service.
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