

CARRIER / PLAN	GROUP SIZE
Aetna	
Medical	1-200 eligible 10-200 eligible (Level Funding)
Dental	2-50 eligible 51-200 eligible
Vision	2-200 eligible
Aflac	
Worksite Voluntary	3+ Policy holders
Ameritas	
Dental	2-100 101+
Vision	2-100 101+
Anthem Blue Cross	
Medical	1-100 20+ (Level Funding) 101-500
Dental	2-500
Vision	2-500
Balance by CCHP	
Medical	1-100
BBSI	
Medical	5+
Workers Comp	5+
Business Management Services	5+
BEST Life and Health Insurance Company	
Dental	2-50 51+
Voluntary Dental	5-50 51+
Vision	5+
Life	2+
Blue Shield of California	
Medical	1-100 101-299 eligible
Dental	2-299 eligible
Vision	2-299 eligible
CalCPA	
Medical	1-100 101+
Dental	2+

CARRIER / PLAN	GROUP SIZE
CaliforniaChoice®	
Medical	1-100
Dental	2-100
Vision	2-100
Life	2-100
Chiropractic	2-100
Centivo	
Medical	1+
Choice Builder®	
Dental	2-500
Vision	2-500
Life	2-500
Chiropractic	2-500
Cigna	
Medical	25-250 eligible (Level Funding) 101-250 eligible
Dental	25-250 eligible (Level Funding) 26-250 eligible
Colonial Life	
Worksite Voluntary	3+
Community Care Health	
Medical	1-100
Delta Dental	
Dental	2-99
Vision	2-99
E.D.I.S.	
Dental	2-50 51-100 101+
Life	2+
EDHP Hybrid, RBP and Buy Up Plans	2+
EDHP MVP Plan	2+
MEC Plans	2+
Evolved Benefits	
Staff Benefits Management and Administrators (SBMA) MEC Plans	25+
Hospital Indemnity	10+
Dental	2+
Voluntary Dental	1+ (Excluding the Owner)
Vision	2+
Voluntary Vision	1+ (Excluding the Owner)

CARRIER / PLAN	GROUP SIZE
Guardian	
Dental	2-100
Vision	2-100
Life	2-100
Short-Term Disability	2-100
Long-Term Disability	2-100
Accident	2-100
Critical Illness	2-100
Hospital Indemnity	2-100
Cancer	2-100
For groups 101+, please contact your Word & Brown representative	
Health Net	
Medical	1-500 eligible
Dental	2-500 eligible
Vision	2-500 eligible
Life	2-500 eligible
Humana	
Dental	2+
Vision	2+
Life	1-50 51+
Voluntary Life	2+
Short-Term Disability	2-50 51+
Long-Term Disability	2-50 51+
Voluntary Short-Term Disability	2+
Voluntary Long-Term Disability	2+
Kaiser Permanente¹	
Medical	1-100 101-300 eligible
Dental:	
PPO	1-100
DHMO	1-100
Landmark Healthplan	
Chiropractic	2+
Acupuncture	2+

¹ Please note Kaiser Permanente summary information is contained herein but Kaiser Permanente has not reviewed the information contained within this guide and Word & Brown therefore cannot guarantee its accuracy. Please contact your Word & Brown sales representative in the event of any discrepancies. The information provided in this guide is not intended to describe all of the benefits included in each plan, nor is it designed to serve as the "Evidence of Coverage" or "Certificate of Insurance." The KFHP Evidence of Coverage and the KPIC Certificate of Insurance contain a complete explanation of benefits, exclusions, and limitations.

(Continued)

CARRIER / PLAN	GROUP SIZE
Lincoln Financial Group	
Dental	50-100 eligible 101+ eligible
Vision	50+ eligible
Long-Term Disability	50-100 eligible 101+ eligible
Life	50-100 eligible 101+ eligible
Short-Term Disability	50-100 eligible 101+ eligible
MediExcel	
Medical	1-100 101+
Dental	1-100 101+
Vision	1+
MetLife	
Dental PPO	2-100 101+
MetLife Dental HMO/Managed Care, SafeGuard Dental DHMO & Vision	5-100
HMO	101-499
Life	2-100
Short-Term Disability	2-100
Long-Term Disability	5-100
Life	10+
Disability	10+
Worksite Voluntary	200+
Mutual of Omaha	
Dental:	
PPO	2+ eligible
EPO	2+ eligible
Vision	2+ eligible
Life	2+ eligible
Long-Term Disability	2+ eligible
Short-Term Disability	2+ eligible
Accident	2+ eligible
Critical Illness	2+ eligible
Hospital Indemnity	2+ eligible
Worksite Voluntary	2+ eligible

CARRIER / PLAN	GROUP SIZE
Nippon Life Benefits	
Medical	101+
LYNX & Rotational Staff Trust	2-100
LYNX & Affiliated Trust	2-100
Dental	2-49 50+
Vision	2-49 50+
Life	2-49 50+
Short-Term Disability	2-49 50+
Long-Term Disability	2-49 50+
Principal	
Dental	2-999
Vision	2+
Life	2+
Short-Term Disability	2+
Long-Term Disability	2+
Accident	2+
Critical Illness	2+
Available on a voluntary basis for groups with 5+ employees	
Reliance Matrix	
Dental	2-19
Short-Term Disability	2-19
Life	2-19
Long-Term Disability	2-19
Critical Illness	2-19
Accident	2-19
Seniors Choice	
Medical	1+
Part D	1+
Dental	1-100
Vision	1-100
Sharp Health Plan	
Medical:	
HMO	1-100 101+
PPO	101+

CARRIER / PLAN	GROUP SIZE
SIMNSA	
Medical	1+
Dental	1-100
Sutter Health Plan	
Medical	1-100
The Holman Group	
Employee Assistance Program (EAP)	10+
Total Benefits Solutions	
Medical	2+
United Concordia	
Dental	2+
Vision	2+
UnitedHealthcare	
Medical	1-100 101-300 eligible (Level Funding) 101+ eligible
Dental	2-100 101-300 eligible
Vision	2-100 101-300 eligible
Life	2-100 101-300 eligible
Short-Term Disability	2-100 101-300 eligible
Long-Term Disability	2-100 101-300 eligible
UnitedHealthcare ACEC	
Medical	2-50 51+ eligible
Dental	2+ eligible
Vision	2+ eligible
Unum	
Dental	2-500
Vision	2-500
Life	2-500
Voluntary Life	10-500
Long-Term Disability	2-500
Voluntary Long-Term Disability	10-500
Short-Term Disability	10-500
Voluntary Short-Term Disability	10-500
Worksite Voluntary	5-500

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CARRIER / PLAN	GROUP SIZE
VSP	
Voluntary Vision	10+
Employer Paid Vision	5+
Western Health Advantage	
Medical	1-100
Dental	1-100

Carrier Commission Disclaimer

The information herein was collected from sources deemed reliable including information from various carriers. We have not verified nor can we guarantee the accuracy, timeliness or completeness of such information, which is provided on an "AS-IS" basis. It is solely your responsibility to verify this information before making decisions or incurring costs based on such information. Further, you should contact the carrier for full details regarding the products and programs contained herein.