

CA

THAT CALIFORNIA DIFFERENT® FEELING.

A California Different Way
to Think About
Ancillary Benefits.

FOR BUSINESSES WITH 2-100 EMPLOYEES





A UNIQUE APPROACH TO BENEFITS

CHIROPRACTIC, AND LIFE BENEFITS

To recruit and keep the best talent, it's important to offer a strong benefits package. Employees not only want competitive salaries, they expect comprehensive health care – including benefits like **Dental, Vision, Chiropractic/Acupuncture, and Life.**

We also understand that managing costs is a top priority. With ChoiceBuilder®, you can choose employer-sponsored or voluntary coverage. This means you have the ability to enhance your employees' Medical coverage with optional benefits at no additional cost to your business. Employees who decide to purchase coverage choose exactly what they want. Everybody wins!





How We're Different

We're Flexible: You have the power to **build your own ancillary benefits program** including Dental, Vision, Chiropractic/Acupuncture, and/or Life insurance. ChoiceBuilder® can be offered alongside any medical plan, including CaliforniaChoice®, making it the perfect way to round out your employee benefits offering.

We Fit Your Budgets: With ChoiceBuilder, you choose to **sponsor benefits or offer them as voluntary**. For employer-sponsored coverage, you contribute to the premium for your employees' selected insurance. With voluntary benefits, employees pay the full cost of coverage through payroll deduction. If they don't want coverage, there's no cost to them or you.

We're Different: Each of your employees is different, and we celebrate those differences because ChoiceBuilder is different too. We are the **only private ancillary exchange in the country** that packages the ancillary benefits your employees want in a single, easy-to-manage program. It gives you the ability to be a health advocate for your employees, and gives them the freedom to choose the benefits that best fit their personal needs.

What's best, we have a selection of carriers not available anywhere else in California. With ChoiceBuilder, you have the freedom to offer your employees more at a cost you can afford. With ChoiceBuilder, you'll enjoy *That California Different® Feeling*.

Who We Are

- America's first ancillary benefits exchange
- Serving California businesses since 2010
- Working with more than 8,000 businesses
- Providing ancillary benefits to more than 130,000 members
- Offering the top Dental, Vision, Chiropractic, and Life carriers
- Empowering employees to make decisions for their family while you control costs



IT'S EASY TO GET STARTED

1

STEP

Choose what to offer employees. First, decide to **offer either employer-sponsored or voluntary Dental**. DeltaCare USA DHMO plans are paired alongside your pick of one dental PPO carrier. Then **tailor your program by adding Vision, Chiropractic/Acupuncture, and/or Life**.

2

STEP

Decide how much you want to pay.

OPTION 1:

Define your monthly contribution. Set an amount of money you can afford to contribute to employee benefits. Your employees then take your contribution and apply it to the benefits they like best. If the benefits they want cost more than your contribution, they simply pay the difference.

OR

OPTION 2:

Offer coverage on a voluntary basis. Offer voluntary benefits to employees without having to contribute any money toward their benefits. Your employees who voluntarily choose to add Dental, Vision, and/or Chiropractic/Acupuncture benefits are responsible for 100% of the cost.*

OR

OPTION 3:









Do a mix-and-match of both. You have the flexibility to contribute money to a specific line of coverage and offer other lines of coverage as voluntary benefits. For example, contribute money to your employees' Dental benefits and offer Vision as a voluntary benefit.

*Please note: Life Insurance is not offered as a voluntary benefit and must be 100% employer-sponsored.



CARRIER AND PLAN SELECTION

ChoiceBuilder® offers a variety of coverage and carrier options:

	EMPLOYER-SPONSORED PLANS	VOLUNTARY PLANS	CARRIERS
DENTAL	15	9	   
VISION	6	5	 
CHIROPRACTIC & ACUPUNCTURE	1	1	
LIFE INSURANCE	2	NOT AVAILABLE	 

EASY TO MANAGE

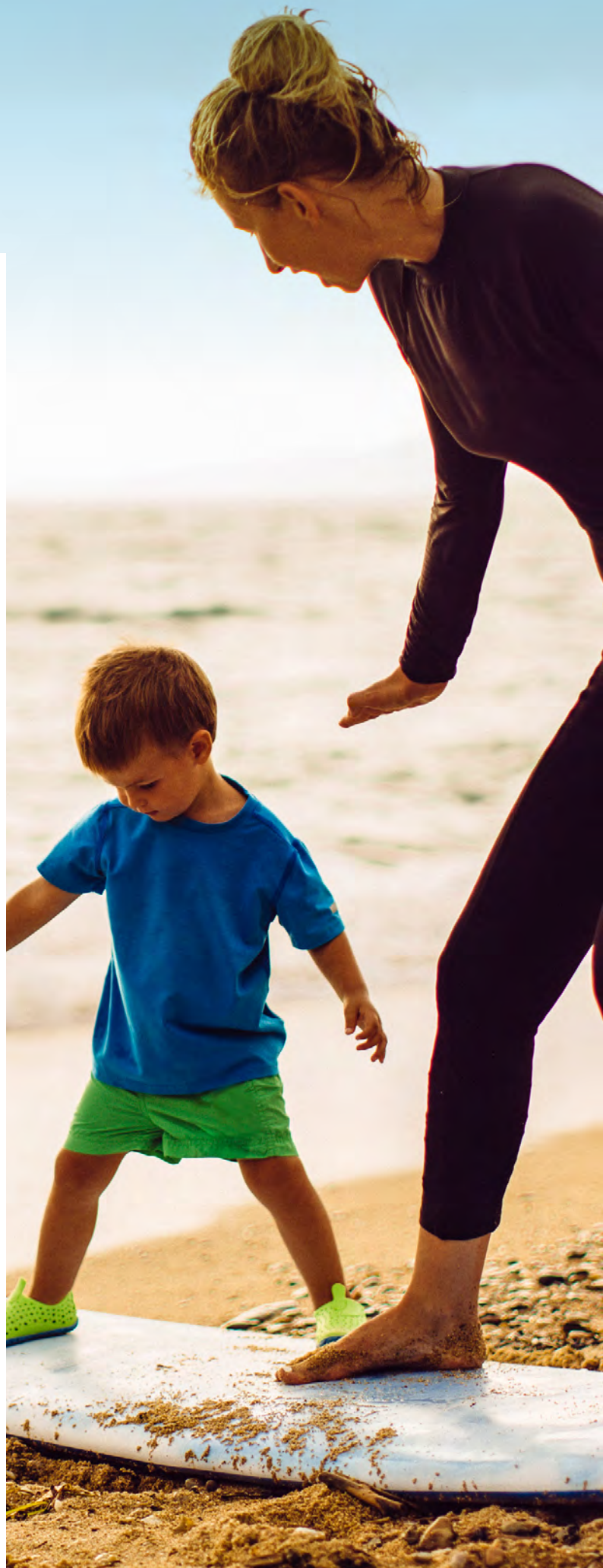
Similar to how you might bundle your phone, cable, and Wi-Fi at home, we bundle supplemental health benefits and send one bill each month for all employees' coverage. You never have to deal with the burden of dealing with multiple carriers' invoices again.

We package the benefits you choose to make available to employees, and provide additional convenience features, too:

- One quote or proposal for all coverage
- One employer application
- One employee enrollment worksheet
- One consolidated monthly bill
- One customer support team to answer employer and employee questions
- One website to manage your account

GREAT SERVICE

You can count on ChoiceBuilder® for your full-service benefits hub. Make us your “go to” for questions related to coverage for any of the participating carriers. We’re here to simplify the process and answer your questions promptly, so you can focus on your business. Let us do the work for you!



EXTRAS FOR YOU

As a little something extra, we partnered with Mineral HR and picked up the tab to give you access to their online portal. It's a valuable resource for your business, and provides a variety of tools and resources, including:

- Sample employee handbooks, job descriptions, company policies, and HR forms
- The latest employment law updates – plus summaries of state and federal laws that affect employers
- Q&A database on a variety of subjects, including compensation, benefits, labor relations, and recruitment
- Articles written by HR professionals with insights and best practices
- A glossary of common HR terms and definitions
- Tools and information specific to terminations, Leave of Absence, hiring, and performance management
- Great pricing on HR posters, books, and training videos
- Monthly subscription to the *HR Advisor* newsletter

EXTRAS FOR YOUR EMPLOYEES

Your employees also get access to Cal Perks at no cost. Cal Perks offers employee discounts throughout California and includes savings on entertainment and activities employees and their families love!



Movie Tickets

Discounted movie tickets from AMC, Regal, Cinemark, and more.



Getaway Savings

Save on hotels, car rentals, and vacation packages.



Club Memberships

Earn cash back just for renewing your Costco or Sam's Club membership.



Theme Parks

Save at Knott's Berry Farm, Sea World, and other theme parks.



Water Parks

Check out the deals at Raging Waters and other water parks.



Sports Tickets

Save on tickets to see your favorite NFL, MLB, NHL, and NBA teams.



Food Delivery Service

Save on delivery from your local grocery stores.



Online Education and Shopping

Get discounts on Rosetta Stone, audiobooks, and more.



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