

## Your Solution to Ancillary Group Benefits



**Comprehensive Insurance Benefits with Customized, Personal Service**

## Who We Are



### Overview

- Founded in the US in 1991 - over 33 years
- Headquarters: New York City, with regional offices around the country
- Multilingual customer phone service and member support materials in English, Spanish, Japanese, and Korean
- Rated A- Excellent by AM Best, 2/2025
- Products:
  - Dental
  - Vision
  - Life
  - Short Term Disability
  - Long Term Disability



### Networks

- Dental: Aetna Dental Administrators (ADA), DenteMax and First Dental Health (FDH)
- Vision: EyeMed Insight Network

## Nippon Life Benefits is a Subsidiary of Nippon Life Insurance



### World-Class Financial Strength

Founded in 1889, Nippon Life is headquartered in Osaka and Tokyo, Japan\* with \$645 billion in assets\*

### Employees

- 47,937 Sales Representatives
- 20,135 Non-Sales

### Main Lines of Business

- Individual & group life insurance
- Supplemental medical insurance
- Individual & group annuity
- Disability insurance

### Nippon Life Insurance Ratings and Rankings\*

- Ranked the third largest mutual life insurance company in the world by S&P<sup>1</sup>

AM Best: A+<sup>2</sup>

S&P: A+

Moody's: A1

Fitch: A+

R&I: AA+

JCR: AA+

\*2024 Nippon Life Annual Report. 1. S&P Global Market Intelligence. 2. AM Best Credit Rating as of 2024. Nippon Life Insurance Company of America (Nippon Life Benefits) is responsible for its own financial condition and contractual obligations. Products quoted by Nippon Life Benefits are underwritten by Nippon Life Benefits (NAIC number 81264). Nippon Life Benefits is licensed & authorized in all states and DC, except not ME, NH, or WY; domiciled in Iowa, with a principal place of business at 666 Third Avenue, Suite 2201, NY, NY 10017; and a member company of Nippon Life Insurance Company of Japan ("Nissay").

## NLB Ancillary Benefits





## Dental

### ADA (Aetna Dental Administrators)

- Access in 50 states, DC, Puerto Rico
- 100 percent open offices – can't close to new patients
- Nearly 200,000 plus available providers

### DenteMax

- Over 263,000 provider locations across the country
- One of the largest networks in the nation

### FDH (First Dental Health)

- One of the leading independent PPO dental networks in CA, AZ, NV
- Over 32,000 First Dental Health PPO access points to choose from





## Dental Plan Highlights



### Standard Plan

Comprehensive dental coverage that remains affordable

- Contributory options available
- Voluntary options offered

### Discounts are available

- **Dental Discount Program:** Determined by the length of time with the current dental carrier and requires an employer contribution of at least 50%
- **Packaging Discount:** Progressive discounts are applied when dental coverage is bundled with one, two, or three additional lines of coverage



## Vision

### In EyeMed\* Insight Network

- Total Providers at a Location = 177,725
- Total Locations = 29,135
- Independent locations = 21,755
- Retail locations = 7,380
- Online Solutions from LensCrafters.com, TargetOptical.com, ContactsDirect.com, Glasses.com, Ray-Ban.com and Oakley.com
- 97% in-network provider utilization



\*EyeMed, 2024

Note: Provider location counts are provided by the Network to Nippon Life Benefits. The Network is responsible for the accuracy of the numbers provided.



## Vision Plan Highlights



### Additional Discounts\* Through EyeMed\*\*

- Up to \$1000 off LASIK at LasikPlus®
- \$25 off with vision insurance at Target Optical®
- \$50 towards glasses at Pearle Vision®
- 10% off contact lenses at ContactsDirect.com
- Up to \$150 off annual supply of contact lenses at Target Optical®

### Additional callouts that are standard across all plans

- Up to 40% off additional pairs - the best, most flexible in the industry
- 20% off any remaining frame balance
- 20% off any non-covered item
- 15% off any balance over the conventional contact lens allowance





## Basic Group Term Life Plan Highlights

### Participation

- 75% participation required
- 100% participation is required if the benefit is totally employer-paid

### Employer contribution

- 50% or more employer contribution required

### Maximum Benefit

- Regardless of group size: \$300,000

### Guarantee Issue Amount

- 2-9 Enrolled Lives: \$50,000
- 10-99 Enrolled Lives: \$100,000

### Age Reduction Schedule

- Options available

### Waiver of Premium

- Standard
- Other options available

**Employees are covered as a group with no underwriting for health conditions up to guarantee issue limits**





## AD&D Plan Highlights

- Available in conjunction with Group Term Life, Supplemental Life and Voluntary Life
- Provides additional benefits for accidental death and certain severe accidental injuries

### Additional Benefit Features

- |                    |                           |
|--------------------|---------------------------|
| • Accompaniment    | • Education               |
| • Child Care       | • Relative Dependent Care |
| • Coma             | • Repatriation Expense    |
| • Common Carrier   | • Seatbelt                |
| • Criminal Assault | • Surgical Reattachment   |
| • Critical Burn    | • Travel                  |
| • Disappearance    |                           |



## Additional Life Plan Options



### Supplemental Life

- Available in conjunction with Group Term Life
- Requires at least 5 enrollees or 25% participation, whichever is greater
- Portability option available

### Voluntary Life

- Requires at least 5 enrollees or 25% participation, whichever is greater
- Portability option available

### Dependent Life

- Available in conjunction with Group Term Life, Supplemental Life, and Voluntary Life
- Adds coverage for employees, spouse, and children ages 14 days to age 19 (or 25 if full-time student)

Evidence of insurability may be required.



## Why Disability Coverage is Necessary

We offer an appealing benefit backed by an exceptional return-to-work claim process.

### Did you know?\*\*\*

- One-third of employed Americans are expected to face a disability lasting at least 90 days at some point in their working lives
- The typical disability claim lasts close to 13 months
- A large percentage (40%) of full-time workers do not have disability insurance, putting them at financial risk if they become unable to work due to health issues



### Focus On Helping Employees Return to Work

Return-to-Work\* programs can:

- Help injured employees return to work sooner
- Reduce the length of their absence
- Decrease the average absence by 3.6 weeks

\*The Disability Insurance Advisor: <https://disabilityinsuranceadvisor.com/statisticsandfactsaboutdisabilityinsurance/>

\*\*Rand Institute for Civil Justice: [https://www.rand.org/content/dam/rand/pubs/working\\_papers/2010/RAND\\_WR745.pdf](https://www.rand.org/content/dam/rand/pubs/working_papers/2010/RAND_WR745.pdf)



## Short Term Disability Plan Highlights

### Benefit Percentage

- 50%, 60%, 66 2/3%

### Minimum Benefit for SDI states

- 20% with no offset

### Maximum Benefit

- 2-99 Enrolled Lives: up to \$2,500

### Guarantee Issue Amount

- 2-9 Enrolled Lives: \$1,500
- 10-99 Enrolled Lives: \$2,500

### Elimination Period

- 2-99 Enrolled Lives: 0/7, 7/7, 14/14 or 29/29-day

### First Day Hospital (option)

- Benefits start immediately if confined as an inpatient

### Other Benefit Options

- Survivor Benefit
- 24 Hour Protection

### Benefit Duration

- 2-9 Enrolled Lives: 13 or 26 week
- 10-99 Enrolled Lives: 13, 26 or 52 week



## Long Term Disability Plan Highlights



### Benefit Percentage

- 50%, 60%, 66 2/3% options

### Minimum Benefit

- 10% of gross monthly benefit or \$100, whichever is greater

### Maximum Benefit

- 2-9 enrolled \$6,000
- 10+ enrolled \$7,500
- Higher monthly maximums available with underwriting approval

### Guarantee Issue Amount

- 2-9 enrolled \$6,000
- 10+ enrolled \$7,500

### Elimination Period

- 90-day or 180-day option



## Employer Portal

Manage your group plan 24 hours a day, 7 days a week

- View and download premium statements
- View benefit details
- Print temporary ID card for members
- Add, terminate, or change member eligibility
- Download all forms you need
- Review online eligibility activities





## Member Portal

Manage benefits 24 hours a day, 7 days a week



- **View claim activities and benefit details**
- **Access the wellness portal**
- **Print temporary ID card for members**
- **View eligibility**
- **Download forms**
- **Easily access other resources**

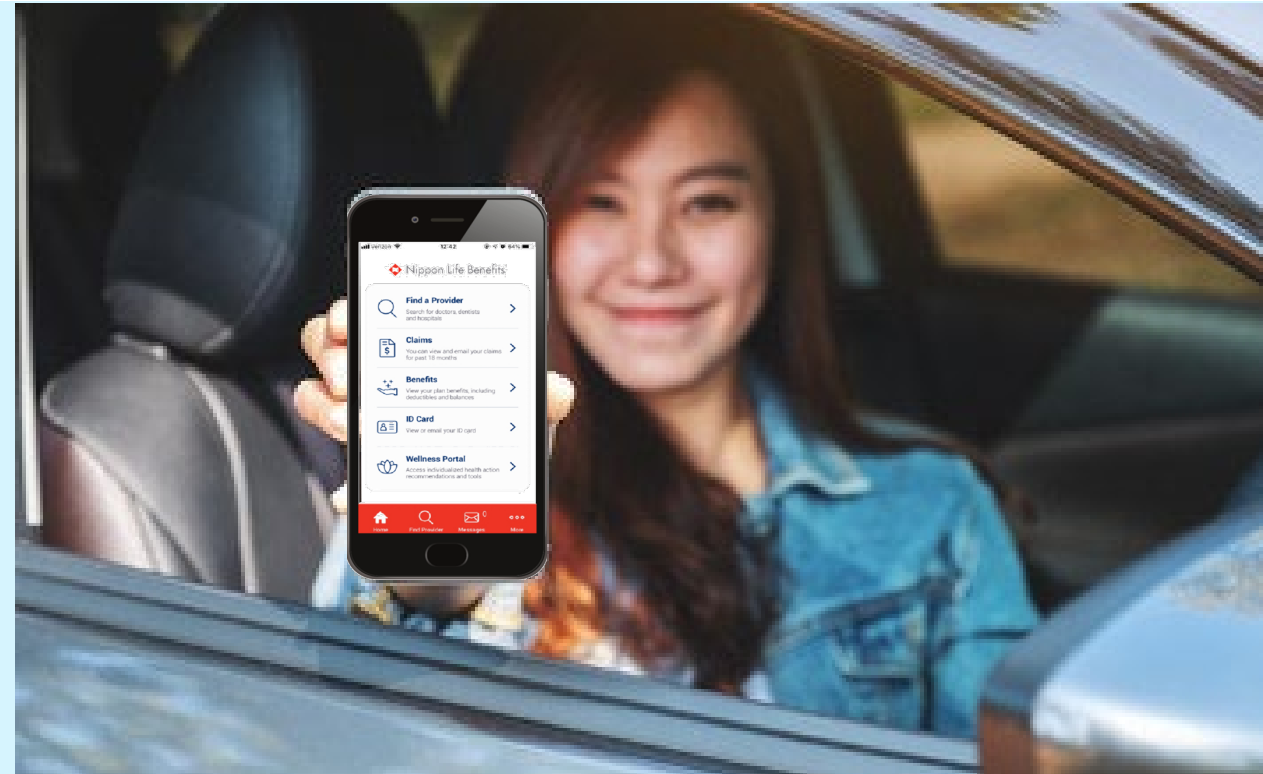




## Mobile App

Access Benefits, Anytime, Anywhere

- Find a provider
- View your benefits
- View ID Card
- Message customer service
- Check claim status



**Thank  
You**

Visit us at  
[nipponlifebenefits.com](http://nipponlifebenefits.com)