

CoPower, part of the LISI family of companies, brings large group coverage to small businesses. As a Third Party Administrator for Ameritas, Delta Dental and Vision Service Plan (VSP), CoPower assists small group employers in managing plan administration and enrollees.

In addition, CoPower offers **FlexOptions**, a product with five flexible benefit options that will maximize tax and health plan premium savings for your clients.

FlexOptions allows employers to choose any combination of the following:

- **Premium Only Plan (POP)** – Converts employee-paid insurance premiums to pretax status.
- **Health Savings Account (HSA)** – Available to individuals covered by a High Deductible Health Plan (HDHP). Contributions are tax deductible and unused funds roll over from year to year. A Pretax HSA is also available under a cafeteria plan allowing employees and employers to save more in taxes!
- **Health Flexible Spending Account (HFSA)** – This plan allows participants to set aside pretax funds to pay for qualified medical expenses.
- **Limited Health Flexible Spending Account (LHFSA)** – This special HFSA is permitted alongside a HSA. A LHFSA allows employees to set aside pretax funds for Vision, Dental and preventive care expenses so that HSA funds can be saved for future medical and retirement expenses.
- **Dependent Care Assistance Program (DCAP)** – With DCAP, participants can set aside pretax funds to pay for child and adult dependent care expenses.

CoPower's portfolio includes the following top quality carriers:

Ameritas.

As one of the nation's leading providers of affordable dental and eye care plans, Ameritas offers fantastic value, unique advantages and access to a large PPO dental network. All Ameritas dental and eye care plans are available to groups from 3 to 99 lives!

- **Ameritas 1200** (\$1200 Calendar year maximum.) – Members can access care through the statewide FDH PPO network or visit any licensed provider. The plan reimburses out-of-network dentists the same as PPO contracted providers making this their most affordable plan.
- **Ameritas 1500** (\$1500 Calendar year maximum.) – Members have the option of visiting an in-network provider for maximum savings or visiting any licensed provider. A "FUSION" vision benefit program can be added to this plan for a nominal amount per employee, per month. The plan reimburses out-of-network dentists based on Usual, Customary and Reasonable Charges (UCR).
- **Ameritas 1500-2** (\$1500 Calendar year maximum, 100/80/50 coverage in or out of network.) – Members can visit a PPO provider for significant savings but have the option of visiting any dentist. A "FUSION" vision plan can be added to this plan for a nominal monthly fee per employee.
- **Dental Rewards Program** – Allows members to roll over a portion of their unused benefits year after year.

- **Vision Perfect Eye Care Indemnity Plans** – Two plans are available: “Materials Only” or “Materials and Exam.” Either plan can be combined with the Ameritas 1500 or 1500-2 dental plans for a “FUSION” of real plan savings! Both plans are available stand-alone on a voluntary or employer paid basis.

Delta Dental.

Delta Dental offers dental programs for every budget including UCR, PPO and HMO. With 92 percent of California dentists on panel and no waiting period for major services, it’s no wonder that one in three Californians depend on Delta Dental for affordable, quality dental care.

You have the choice of three Delta Dental product families: Classic, Options and Choice. Choice products, which are exclusively sold by LISI and administered by CoPower, feature a \$25 yearly deductible, minimum six-month initial rate guarantee and no ineligible industries. Both provide the following plan options:

- **Delta Dental Premier (UCR)** – Delta Dental Premier is a traditional fee-for-service UCR program where patients can visit the dentist of their choice. Patients enjoy special claims convenience and guaranteed co-payments when they visit one of the nearly 22,000 Delta Dental dentist offices in California.
- **Delta Dental PPO** – Delta Dental PPO is a preferred provider program where patients can visit the dentist of their choice. Delta Dental provides special incentives to choose lower-priced PPO dentists, therefore lowering patients’ out-of-pocket costs.
- **DeltaCare (HMO)** – DeltaCare, administered by Delta Dental affiliate PMI DeltaCare, offers dental HMO benefits and quality dental care at affordable rates through a select network of dentists. DeltaCare HMO offers a voluntary enrollment option.

Vision Service Plan (VSP).

As the largest vision provider in the United States, VSP offers the most extensive network of optometrists and ophthalmologists, along with the ability to mix and match plans.

Signature Plans	Co-pay	Exam/Lenses/Frames/Contacts
■ Plan A \$25	\$25 Annual co-pay	(12 / 24 / 24 / 24)
■ Plan B \$25	\$25 Annual co-pay	(12 / 12 / 24 / 12)
■ Plan B \$0/\$20	\$0 Annual co-pay for exam \$20 Annual co-pay for materials	(12 / 12 / 24 / 12)
■ Plan B \$10 Voluntary*	\$10 Annual co-pay	(12 / 12 / 24 / 12)
■ Plan C \$10	\$10 Annual co-pay	(12 / 12 / 12 / 12)
■ Plan C \$0/\$20	\$0 Annual co-pay for exam \$20 Annual co-pay for materials	(12 / 12 / 12 / 12)
■ Plan C \$10 Voluntary*	\$10 Annual co-pay	(12 / 12 / 12 / 12)
Value Plans		
■ Plan A20	\$20 Annual co-pay	(12 / 24 / 24 / 24)
■ Plan A25	\$25 Co-pay**	(12 / 24 / 24 / 24)
■ Plan B20*	\$20 Co-pay**	(12 / 12 / 24 / 12)

* These plans are voluntary. Minimum of 2 enrollees to activate plan.

** Co-payments apply to both exam and prescription glasses.