



BRIDGE
INSURANCE GROUP
Connecting You to Your Employees

Thank you for your interest in the Medical and Ancillary insurance products offered through Bridge Insurance Group and our Insurance Carrier partners. Below is a product chart that provides a quick overview of what is available to Real Estate agents and their families.

<i>Product</i>	<i>Network</i>	<i>At a Glance</i>	<i>Rates</i>	<i>Coverage</i>										
<i>Medical</i>	Cigna Aetna HealthLink	<ul style="list-style-type: none"> ✔ PPO network ✔ Bank drafted from agents account. ✔ Individual underwriting ✔ Covers preventative ✔ Tele-doc ✔ Agency picks the deductible ✔ Yearly renewals 	Rates are individually underwritten. - Employee only rates have ranged between \$257 and \$400 monthly - Family rates have ranged between \$900 - \$1,400 per family	EE Only EE + Spouse EE + Child Family										
<i>Dental</i>	Guardian	<ul style="list-style-type: none"> ✔ Group rates ✔ Top rated national network ✔ 100% preventive coverage ✔ Coverage for basic and major services such as fillings, crowns, implants & ortho for both adults & children ✔ Rollover benefits ✔ No waiting periods for timely entrants 	Varies by area/zip code \$25 - \$40 for employee coverage depending on where you work	EE Only EE + Spouse EE + Child Family										
<i>Vision</i>	Guardian	<ul style="list-style-type: none"> ✔ Group rates ✔ Large national network ✔ Includes both private and retail providers ✔ Coverage for eye-exams, glasses & contacts 	→ \$9.70 → \$16.32 → \$16.65 → \$26.35	EE Only EE + Spouse EE + Child Family										
<i>Accident</i>	Guardian	<ul style="list-style-type: none"> ✔ Pays benefits directly to you for injuries occurred on or off the job: ✔ ER visits, hospital admission, fractures, dislocations, ambulance, & more ✔ High plan or low plan options ✔ Wellness benefit of \$50 or \$100 ✔ No health questions to qualify portable 	<table border="0"> <tr> <td>Value Plan</td> <td>Premier Plan</td> </tr> <tr> <td>\$15.21</td> <td>\$27.38</td> </tr> <tr> <td>\$25.27</td> <td>\$45.56</td> </tr> <tr> <td>\$26.59</td> <td>\$47.00</td> </tr> <tr> <td>\$36.65</td> <td>\$65.18</td> </tr> </table>	Value Plan	Premier Plan	\$15.21	\$27.38	\$25.27	\$45.56	\$26.59	\$47.00	\$36.65	\$65.18	EE Only EE + Spouse EE + Child Family
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<i>Critical Illness</i>	Guardian	<ul style="list-style-type: none"> \$5,000 - \$20,000 benefit options covers heart attack, stroke, brain tumor, cancer, organ failure and 30+ additional serious illnesses ✔ Children covered for free ✔ No health questions to qualify ✔ Issue age & portable 	Rates Vary by Age and Benefit Amount. Example: 39yr old \$10,000 Benefit = \$11.20 per month	EE Only EE + Spouse EE + Child Family Child Coverage is FREE										

<i>Product</i>	<i>Network</i>	<i>At a Glance</i>	<i>Rates</i>	<i>Coverage</i>
<i>Short-Term Disability</i>	Guardian	Protect your paycheck ✓ Covers up to 60% of income up to \$6,500 month ✓ Pays if you can't work due to illness, injury and maternity ✓ No health questions to qualify ✓ Cost will not go up due to age ✓ Portable	Rates Vary by Age and Benefit Amount. Example: Under age 50 \$1,000 weekly benefit / \$4,333 monthly benefit = \$68.80 per month (3 or 6 month Benefit Plan Option)	Employee Only
<i>College Tuition</i>	Guardian	Guardian can help pay for college earn \$2,000 annually per guardian line (up to \$8,000) ✓ Can be used for children, grandchildren, nieces and nephews ✓ Pays up to one full year's tuition at more than 380 private universities! ✓ \$80m in college tuition rewards were redeemed in 2017!	FREE Comes along with select Guardian Coverage. \$2,000 Benefit per line Up to 4 lines of coverage	Employee Only
<i>Life Insurance</i>	Allstate	✓ Whole Life ✓ Portable	Rates are age-banded and guaranteed while policy in effect	EE EE+ Family

For anyone interested in Medical, Dental, Vision, Short-term disability, Accident and Critical Illness they will have to fill out the health questionnaire.

When enrolling, please have available for those being covered:

- Social Security Numbers
- Dates of Births
- Your Real Estate state license #
- 10 years of medical treatment history
- 5 years prescription history (names, dosages, frequency)

Enrollment Team: 1-877-282-0808
www.1099realestatebenefits.com



Bridge Insurance Group, LLC
Military Veteran-owned, full-service
brokerage providing businesses with:
Employee Benefits, Property &
Casualty Coverage, HR Consultation
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For more information contact: