

Sample Benefit Plan



Being an Employee Benefit Consultant today is more than just shopping the market for the best rates. Savvy consumers expect that, but they also expect you to deliver the best value for their benefit dollars. We are The Dupuis Langen Group, specializing in employee benefit programs for mid-sized companies. We are also the architects of **The EOC Advantage**, designed to give employers a competitive edge and be recognized as an *employer of choice*.

Coverage	Traditional Market Basic Plan	EOC Basic	EOC Advanced	EOC Plus
EMPLOYEE LIFE INSURANCE	\$25,000	\$25,000	\$50,000	1 x annual income
EMPLOYEE Accidental Death & Dismemberment EMPLOYEE Accident & Serious Illness Benefits	\$25,000 AD&D	\$25,000 ASI	\$50,000 ASI	1 x annual income ASI
DEPENDENT LIFE INSURANCE Spouse Child(ren)	\$5,000 \$2,500	\$10,000 \$5,000	\$10,000 \$5,000	\$10,000 \$5,000
EMPLOYEE LONG TERM DISABILITY Benefit	66.7% x monthly income Maximum: \$3,000/month	66.7% x monthly income Maximum \$4,000/month	66.7% x 1st \$2500 of income plus 50% x the balance Maximum \$6,000/month	66.7% x 1st \$2500 of income plus 50% x the balance Maximum \$10,000/month
EXTENDED HEALTH CARE				
Deductible Single or Family	\$0	\$0	\$0	\$0
Reimbursement Hospital	100%	100%	100%	100%
Out-of-Country Emerg. Medical	100%	100%	100%	100%
Vision Care	\$0	\$0	100%: \$200 Maximum	100%: \$300 maximum
All Other Expenses	80%	80%	80%	100%
Pay Direct Drug Card	No	Yes	Yes	Yes
Central Dispensing Pharmacy	No	Yes	Yes	Yes
Paramedical Practitioners / per Specialty	\$300	\$300	\$500	\$750
DENTAL CARE				
Deductible	\$0	\$0	\$0	\$0
Basic Services	80%	80%	80%	100%
Major Services	0%	0%	50%	50%
Combined Maximum/Person	\$1,000	\$1,000	\$1,500	\$2,000
Orthodontia	0%	0	50% - \$1500/Lifetime	50% - \$2,500 / Lifetime
CRITICAL ILLNESS INSURANCE Employer-sponsored	No	\$25,000	\$25,000	\$50,000
OPTIONAL CRITICAL ILLNESS Employee-Paid	No	\$50,000 Guaranteed Issue	\$50,000 Guaranteed Issue	\$50,000 Guaranteed Issue
MSP ADMINISTRATION Consolidated Billing	No	No	Yes	Yes
DISABILITY MANAGEMENT SERVICES	No	No	Yes	Yes
EMPLOYEE ASSISTANCE PLAN (EAP)	Yes	Yes	Yes	Yes
FINANCIAL WELL-BEING EDUCATION	No	No	Yes	Yes

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