

## » new products

By Preeti Vasishtha

### GROUP INSURANCE

## Choices Galore for Employers

These group life and disability income products meet employers' various needs.

**A**lwaysCare Benefits Inc., a Star-mount Life Insurance company, launched its group life, short-term and long-term disability income insurance products to meet employer needs. The products are underwritten by the National Guardian Life Insurance Company and are available in select states across the country.

#### Plenty of options

AlwaysCare Benefits offers voluntary and employer-paid plans. The basic or voluntary life plans include

accidental death and dismemberment coverage, and two-year rate guarantees that are available to groups with 10 or more employees (varies by state). The short-term disability plans have a robust selection of optional benefits that allow employers to choose the plan designs that work best for their employees and their budgets. The long-term disability plans offer a standard two-year rate guarantee. Numerous optional benefits, such as the family care credit benefit and a survivor benefit, are also available.



Additionally, AlwaysCare's life and long-term disability policyholders automatically receive a bundled employee assistance program known as LifePlus and DisabilityPlus. These programs provide up to five face-to-face sessions with financial, grief and/or legal counselors for employees and their families, as well as unlimited telephone access for up to one year.

"We believe the ability to package these products with our industry-leading dental and vision products will allow us to be a more appealing option to our agents and groups," says Erich Sternberg, president, AlwaysCare Benefits. "In keeping with the AlwaysCare tradition, our customers will continue to receive affordable, quality benefits that best meet their needs and service that exceeds their expectations. All, of course, with one administrator."

AlwaysCare is currently offering these products in 16 states: Alabama, Arkansas, Colorado, Georgia, Illinois, Indiana, Louisiana, Michigan, Minnesota, Mississippi, North Carolina, Ohio, Oklahoma, South Carolina, Texas and Wisconsin. The rollout of the products will continue across the country over the coming months. The company's dental and vision products are available nationally. For more information, visit [www.alwayscarebenefits.com](http://www.alwayscarebenefits.com). □

### HEALTH INSURANCE

## A Plan for Small Businesses

Here's a plan that helps companies in under-served areas offer health insurance.

**A**etna has introduced a health insurance plan to help small businesses in underserved communities provide health insurance to their employees.

Called the Aetna Illinois Community Plan, it is designed for Chicago-area small businesses with two to 50 eligible employees and is approximately 25 percent less expensive than other Aetna small group insurance plans with similar benefits, according to the company.

Aetna's Illinois Community Plan is available through insurance brokers to members and affiliate members of the Illinois Hispanic Chamber of Commerce, which is open to anyone.

The plan offers three tiers of health-care providers. If people use the health-care providers in the first tier, known as the "Tier 1 community network," they will have the lowest out-of-pocket expense. When using the "community network," copays and deductibles are waived for baby and child exams, immunizations, adult physical exams, routine mammograms, eye exams and routine gynecological exams. The plan also covers use of "walk-in" clinics that belong to the network. For more information, visit [www.aetna.com](http://www.aetna.com). □

