

NCM: A Strategic Partner for Traditional and Voluntary Benefits

- ☑ Multi-Carrier “Best in Class” product portfolio
- ☑ Single point of contact
- ☑ Single source billing
- ☑ Benefit communications & enrollment resources
- ☑ A significant benefits network through strategic partners



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| <ul style="list-style-type: none"> • Permanent Term • Universal Life • Whole Life • Term Life • Group Term Life • GI / CGI / SI • LTC Rider • AIO Rider • CI Rider • Extension & Restoration Riders | <ul style="list-style-type: none"> • STD • LTD • Group STD / LTD • Flexible Plan Designs • GI Available • Up to 60% of Income • No maximum age • Riders Available: AD&D, Survivor benefit, On the Job Accident | <ul style="list-style-type: none"> • \$5k - \$100k • Multiple Benefit Categories • Multiple Payouts • Cancer Rider • Recurrence rider • Wellness Rider • GI available • Age banded or composite rates | <ul style="list-style-type: none"> • Hospital Benefits • Surgery Benefits • Radiation & Chemo Benefits • Wellness Benefit • Misc. Benefits • Flexible Plan Designs • GI available | <ul style="list-style-type: none"> • On & Off the Job • Specific Sum Injuries Benefit • Emergency treatment • Hospitalization Benefit • Sickness Disability Benefit • Extended Benefits Rider • BTA | <ul style="list-style-type: none"> • Flexible Plan Designs • Guarantee Issue • No Participation Requirements • No Contribution Requirements • No Deductibles • No Coordination • Additional PPO Networks available | <ul style="list-style-type: none"> • Dental PPO & Indemnity Plans • ER paid and Voluntary Plans • Flexible Plan Designs & Underwriting • Spectera Vision Program (24,000 providers) • Discount Pharmacy • \$10 generic prescriptions | <ul style="list-style-type: none"> • P&C Coverage • Pet Insurance • Health & Wellness Program • Pre-Paid Legal • ID Theft • Paycard • Will Program • AmeriFlex • AdminDirect • Motor Club |
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