

Small Employer Group Benefits  
from Nippon Life Insurance Company of America®

Sm[*all*]

YOUR SMALL  
COMPANY  
**CAN** HAVE  
IT ALL.



Nippon Life Benefits®

UNIQUE  
SOLUTIONS

**IT'S THE LITTLE THINGS...**

# THAT CREATE BIG VALUE.

Nippon Life Benefits is committed to providing quality ancillary benefits to employer groups across the country. As costs continue to rise, it is more important than ever to protect your bottom line while still offering employees the benefits they need.

We have simplified and streamlined our ancillary products to make it easy and affordable for small employers to choose a benefit package. Not only do we offer a variety of employee benefit options but we deliver exceptional customer service. For more than 25 years, Nippon Life Benefits has built a reputation for putting people first. We believe in treating employees and their families the way we'd want our own families treated. Respect, Honor, and Dignity are hallmarks of our business.



## FEATURES

- **Flexibility:** Mix and match the plan designs that work for you
- **Affordability:** Competitive base plan offerings with benefit enhancement options
- **Provider networks:** Broad dental provider access with competitive discounts

**Voluntary plan options are available**

## UNIQUE OPTIONS.

Nippon Life Benefits provides unique and flexible dental solutions designed to stretch your benefit dollars, while offering comprehensive coverage and extraordinary service.

### **Network options:**

Our flexible plan options are supported by exceptional provider networks. At Nippon Life Benefits, we have invested in key partnerships with dental networks that offer great access and competitive discounts.

- **Aetna Dental Administrators (ADA)**  
ADA boasts over 160,000 provider locations across the country
- **First Dental Health (FDH)**  
FDH boasts over 32,000 provider locations in California

### **Type I/Preventive Services**

- Cleanings
- Fluoride Treatment
- Preventive Exams
- Sealants
- Preventive X Rays

### **Type II/Basic Services**

- Crowns (stainless steel)
- Minor Oral Surgery
- Oral Cancer Screening
- Periodontal Prophylaxis
- Problem Focused Exams
- Problem focused X Rays
- Restorations/Fillings
- Simple Extractions
- Space Maintainers

### **Type III/Major Services**

- Complex Oral Surgery
- Crowns (other than stainless steel)
- Dentures/Bridges/Repairs
- Endodontic
- General Anesthesia
- Inlays/Onlays
- Surgical Periodontics and appliances

**Ask about our  
Premium Saving  
Dental Plans!**



# DENTAL (2-50 LIVES)

Plan Design Feature	Standard Options Available		
Calendar Year Deductible (In Network/Out of Network)	<b>IN</b> <ul style="list-style-type: none"> <li>• \$0</li> <li>• \$25</li> <li>• \$50</li> <li>• \$100</li> </ul>	<b>OUT</b> <ul style="list-style-type: none"> <li>• \$0</li> <li>• \$25</li> <li>• \$50</li> <li>• \$100</li> </ul>	
Deductible Applies to	<ul style="list-style-type: none"> <li>• Type II and III Only</li> </ul>		
Annual Maximum Type I, II, III  Available options may vary by group size.	<ul style="list-style-type: none"> <li>• \$500</li> <li>• \$750</li> <li>• \$1,000</li> <li>• \$1,250</li> </ul>	<ul style="list-style-type: none"> <li>• \$1,500</li> <li>• \$2,000</li> <li>• \$2,500</li> <li>• \$3,000</li> </ul>	<ul style="list-style-type: none"> <li>• \$5,000</li> <li>• \$10,000</li> </ul>
Ortho Maximum (50% coinsurance only) Child and/or Adult Orthodontia Options available	<ul style="list-style-type: none"> <li>• 1,000</li> <li>• 1,500</li> </ul>		
In Network Coinsurance Type I	<ul style="list-style-type: none"> <li>• 100%</li> <li>• 80%</li> </ul>		
In Network Coinsurance Type II	<ul style="list-style-type: none"> <li>• 100%</li> <li>• 90%</li> <li>• 80%</li> <li>• 60%</li> <li>• 50%</li> <li>• Exclude Services</li> </ul>		
In Network Coinsurance Type III	<ul style="list-style-type: none"> <li>• 100%</li> <li>• 80%</li> <li>• 60%</li> </ul>	<ul style="list-style-type: none"> <li>• 50%</li> <li>• Exclude Services</li> </ul>	
Out of Network Coinsurance All Types	<ul style="list-style-type: none"> <li>• Match In Network</li> <li>• 10% differential from In Network</li> <li>• 20% differential from In Network</li> <li>• 50% differential from In Network</li> <li>• Out of Network Coinsurance plan pays 10%</li> </ul>		
UCR (Usual, Customary, and Reasonable) Percentile	<ul style="list-style-type: none"> <li>• 95th</li> <li>• 90th</li> <li>• 80th</li> <li>• 60th</li> </ul>		

\*Please note that not all combinations and benefit options may be available in all states and/or market-segments.

## Benefit Options (minimum group size restrictions may apply)

- Maximum rollover feature
- Move Endodontic to Type II
- Move Surgical Periodontic and Appliance to Type II
- Move Complex Oral Surgery to Type II
- Reduce Periodontic frequency to 1 in 24 months from 1 in 36 months
- Change dependent age to 19 - 25 if a full-time student (Standard is to age 26)
- Combine In and Out of Network Deductibles
- Cover Implants
- Add Open Enrollment
- Reduce or Remove Waiting Period

(2-50 LIVES)

## Vision Plan Options - Copay Type

Plan Design Feature	In-Network	Out-of-Network Reimbursement*
<b>Exam with Dilation as Necessary</b>	Copay • \$0, \$10	• \$30
<b>Lenses</b> <ul style="list-style-type: none"> <li>• Single Vision</li> <li>• Bifocal</li> <li>• Trifocal</li> <li>• Lenticular</li> <li>• Standard Progressive Lenses</li> </ul> <p><i>Copays for Premium Progressive Lenses included and vary based on tier.</i></p>	Copay • \$0, \$10, \$25 • \$0, \$10, \$25 • \$0, \$10, \$25 • \$0, \$10, \$25 • \$0, \$10, \$25 • \$65, \$75, \$90	<ul style="list-style-type: none"> <li>• \$5 - \$18</li> <li>• \$15 - \$28</li> <li>• \$33 - \$45</li> <li>• \$33 - \$45</li> <li>• \$15 - \$28</li> </ul>
<b>Contact Lenses</b> <ul style="list-style-type: none"> <li>• Conventional</li> <li>• Disposable</li> <li>• Medically Necessary</li> </ul>	<ul style="list-style-type: none"> <li>• \$100, \$130, \$150 allowance; 15% off balance over allowance</li> <li>• \$100, \$130, \$150 allowance; balance over allowance</li> <li>• No Cost</li> </ul>	<ul style="list-style-type: none"> <li>• \$80 - \$120</li> <li>• \$80 - \$120</li> <li>• \$210</li> </ul>
<b>Frames</b>	• \$100, \$130, \$150 allowance; 20% off balance over allowance	• \$50 - \$75
<b>Contact Lenses fittings and follow-up**</b> <ul style="list-style-type: none"> <li>• Standard</li> <li>• Premium</li> </ul>	<ul style="list-style-type: none"> <li>• No Cost, Up to \$40</li> <li>• Up to \$40, 10% off retail price</li> </ul>	<ul style="list-style-type: none"> <li>• Not Covered or \$40</li> <li>• Not Covered or \$40</li> </ul>
<b>Retinal Imaging Benefit</b>	• Up to \$39	• Not Covered
<b>Laser Vision Correction Discount Program</b> (Lasik or PRK from U.S. Laser Network)	<ul style="list-style-type: none"> <li>• 15% off Retail Price</li> <li>• 5% off promotional price</li> </ul>	• No Discount
<b>Frequency</b> <ul style="list-style-type: none"> <li>• Examination</li> <li>• Lenses or Contact Lenses</li> <li>• Frame</li> </ul>	<ul style="list-style-type: none"> <li>• Once every 12 months</li> <li>• Once every 12 or 24 months</li> <li>• Once every 12 or 24 months</li> </ul>	<ul style="list-style-type: none"> <li>• Once every 12 months</li> <li>• Once every 12 or 24 months</li> <li>• Once every 12 or 24 months</li> </ul>

### Included Options for Lenses Available to Members at a Discounted Fee:

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>• UV Treatment</li> <li>• Tint (Solid and Gradient)</li> <li>• Standard Plastic Scratch Coating</li> <li>• Standard Polycarbonate - Adults</li> <li>• Standard Polycarbonate - Children under 19</li> </ul> | <ul style="list-style-type: none"> <li>• Standard Anti-Reflective Coating</li> <li>• Polarized</li> <li>• Photocromatic/Transitions Plastic</li> <li>• Premium Anti-Reflective</li> </ul> |
|--|---|

**All plan options also available as Voluntary!**

## Vision Plan Options – Allowance Type

Plan Design Feature	In-Network	Out-of-Network Reimbursement*
<b>Exam with Dilation as Necessary</b>	• \$10	• \$30
<b>Frames, Lenses</b>	• \$200, \$300 allowance; 20% off balance over allowance	• \$100 - \$150
<b>Contact Lenses</b> <ul style="list-style-type: none"> <li>• Conventional</li> <li>• Disposable</li> <li>• Medically Necessary</li> </ul>	<ul style="list-style-type: none"> <li>• \$200, \$300 allowance; 15% off balance over allowance</li> <li>• \$200, \$300 allowance; balance over allowance</li> <li>• No Cost</li> </ul>	<ul style="list-style-type: none"> <li>• \$160 - \$240</li> <li>• \$160 - \$240</li> <li>• \$210</li> </ul>
<b>Laser Vision Correction Discount Program</b> (Lasik or PRK from U.S. Laser Network)	<ul style="list-style-type: none"> <li>• 15% off Retail Price</li> <li>• 5% off promotional price</li> </ul>	• No Discount
<b>Frequency</b> <ul style="list-style-type: none"> <li>• Examination</li> <li>• Frame &amp; Lenses, Contact Lenses</li> </ul>	<ul style="list-style-type: none"> <li>• Once every 12 months</li> <li>• Once every 12 months</li> </ul>	<ul style="list-style-type: none"> <li>• Once every 12 months</li> <li>• Once every 12 months</li> </ul>

**Discounts on Additional Pairs** are also available for both Copay Type Plan and Allowance Type Plan.

\* Member Reimbursement Out-of-Network will be the lesser of the listed amount or the member's actual cost from the out-of-network provider. In certain states members may be required to pay the full retail rate and not the negotiated discount rate with certain participating providers. Please see EyeMed's online provider locator to determine which participating providers have agreed to the discounted rate.

\*\* Contact lens fit and two follow-up visits are available once a comprehensive eye exam has been completed.

### EyeMed Insight Vision Network:

#### 87,000+ total providers

See who you want to see, when and where you want to see them, with evening and weekend hours available.

#### 51,000+ independent providers

The Insight network makes it easy to find a trusted neighborhood eye doctor.

#### 35,000+ retail providers<sup>2</sup>

With options including LensCrafters®, Pearle Vision®, Target Optical®, Sears Optical®, JCPenney Optical® and many other favorite regional retailers, you can pick the location and hours that work for you.

#### Online options

Staying in-network can also mean using your benefits online at ContactsDirect, lenscrafterscontacts.com or Glasses.com.

<sup>1</sup> Workforce.com, "Special Report: Vision and Dental Benefits – More to See, More to Chew On," 2015

<sup>2</sup> Retail chains must have at least 20 locations. Eligibility is limited by plan period. Limitations and exclusions may apply.

## Why offer Vision?

*When Employees Benefit, so do Employers*

With early diagnosis, conditions can be treated more quickly – and more cost effectively – leading to happier, healthier employees and lower healthcare expenses. In fact, employers can save \$8 billion annually in lost productivity resulting from the need to treat chronic illnesses. That breaks down into a \$7 gain for every \$1 invested in vision coverage.<sup>1</sup> Bottom line? When you take care of your employees' overall health with vision benefits, everyone wins.



# GROUP TERM LIFE

## LET US PROTECT WHAT MATTERS MOST TO YOU.

Nippon Life Benefits understands that life insurance means different things to different people. Employees may think of it as a financial cushion for their loved ones in case something happened to them. Employers may see life insurance as a key part of their employee benefit and retention programs.

But no matter what your viewpoint, we can all agree that life insurance needs to be flexible and dependable. That's why so many companies turn to Nippon Life Benefits for group term life coverage.

- Flexible plan designs give you customizable options
- Dependable protection from a company with proven financial strength and stability

### **Customize Coverage To Fit Your Company's Situation**

- Flat Plans deliver the same amount of insurance protection to all employees
- Multiple of Earnings Plans provide insurance equal to a stated multiple of the employee's basic annual earnings

**Voluntary plan options  
are available**

Additionally, you can offer varying levels based upon occupation, salary level or length of service/employment.





# GROUP TERM LIFE PLAN OPTIONS (2-50 LIVES)

Group Term Life	<ul style="list-style-type: none"> <li>• Coverage up to \$300,000</li> <li>• Guarantee Issue: <ul style="list-style-type: none"> <li>2-9: \$50,000</li> <li>10-50: \$100,000</li> </ul> </li> <li>• Additional Features: <ul style="list-style-type: none"> <li>• Accelerated Death Benefit Provision included</li> <li>• Waiver of premium</li> <li>• Schedule of benefits age reduction options</li> </ul> </li> </ul>
Accidental Death & Dismemberment (AD&D)	<ul style="list-style-type: none"> <li>• Available in conjunction with Group Term Life, Supplemental Life and Voluntary Life</li> <li>• Two options available (Standard and Enhanced)</li> <li>• Amount equal to life benefit</li> </ul>
Supplemental Life	<ul style="list-style-type: none"> <li>• Coverage up to \$300,000</li> <li>• Guarantee Issue: <ul style="list-style-type: none"> <li>5-9: \$50,000</li> <li>10-50: \$100,000</li> </ul> </li> <li>• Available in conjunction with Group Term Life and requires either a minimum of 5 enrolled or 25% participation, whichever is greater</li> <li>• Portability option available</li> <li>• Accelerated Death Benefit Provision included</li> </ul>
Voluntary Life	<ul style="list-style-type: none"> <li>• Coverage up to \$300,000</li> <li>• Guarantee Issue: <ul style="list-style-type: none"> <li>5-9: \$50,000</li> <li>10-50: \$100,000</li> </ul> </li> <li>• Requires a minimum of 5 enrolled or 25% participation, whichever is greater</li> <li>• Employee pays more than 50% of the premium</li> <li>• Portability option available</li> <li>• Accelerated Death Benefit Provision included</li> </ul>
Dependent Life	<ul style="list-style-type: none"> <li>• Available in conjunction with Group Term Life, Supplemental Life, and Voluntary Life</li> <li>• Adds coverage for employee's spouse and children ages 14 days to age 19 (or 25 if full-time student)</li> <li>• Accelerated Death Benefit Provision included</li> </ul>

YOUR EMPLOYEES  
ARE UNIQUE. THE  
BENEFITS THAT  
HELP KEEP THEM  
ON THE JOB  
SHOULD BE, TOO

SHORT-TERM  
DISABILITY (2-50 LIVES)  
Helping Pay The Bills If You Can't Work

Even if an accident or illness kept an employee from working, their bills could still pile up at home. That's where Short-Term Disability coverage comes in. It's a paycheck safety net that kicks in quickly for covered disabilities so employees can focus on getting better instead of worrying about how they'll pay their bills.

Short-Term Disability Plan Options

Benefit Percentage	<ul style="list-style-type: none"><li>• 50%, 60%, 66 2/3%</li></ul>
Maximum Benefit	<ul style="list-style-type: none"><li>• Coverage up to \$2,500 weekly</li><li>• Guarantee Issue: \$1,500 weekly</li></ul>
Minimum Benefit	<ul style="list-style-type: none"><li>• 20% with no offsets</li></ul>
Elimination Period	<ul style="list-style-type: none"><li>• 0/7, 7/7, 14/14, or 29/29</li></ul>
First Day Hospital	<ul style="list-style-type: none"><li>• Benefits start immediately if confined as an inpatient</li></ul>
Optional Benefit	<ul style="list-style-type: none"><li>• Survivor Benefit</li></ul>

Exclusions, Limitations and Reductions: STD benefits are subject to exclusions and limitations, including a pre-existing condition exclusion, and are subject to offsets with other income amounts, including but not limited to Social Security disability and retirement, Workers Compensation, and other disability income benefits.

**DISABILITY:**  
**The Long And The Short Of It**  
No two employees are the same. And no two disabilities are the same.

Some injuries or illnesses keep employees off the job for a matter of weeks. Other issues are significantly more serious and can stop an employee from working for months ... if not years.

That's why Nippon Life Benefits offers both Short-Term and Long-Term Disability coverages. These customizable programs give employers the opportunity to deliver an attractive benefit to their employees which is backed by an exceptional return-to-work claim process.

**Voluntary plan options  
are available**

# LONG-TERM DISABILITY (2-50 LIVES)

Focusing On Helping Employees Return To Work

At Nippon Life Benefits, we pride ourselves on developing the best possible plan to help improve an employee's life, health and well-being in the case of a covered serious illness or injury. Of course, our Long-Term Disability coverage helps employees replace a portion of their paycheck when they can't work. But our strength lies in helping employees return to work ... using proven solutions and productivity strategies designed to improve the life and the health of employees.

## Long-Term Disability Plan Options

Benefit Percentage	<ul style="list-style-type: none"><li>• 50%, 60%, 66 2/3%</li></ul>
Maximum Monthly Benefit	<ul style="list-style-type: none"><li>• 2-9:<ul style="list-style-type: none"><li>• Coverage up to \$6,000 monthly</li><li>• Guarantee Issue: \$6,000 monthly</li></ul></li><li>• 10-50:<ul style="list-style-type: none"><li>• Coverage up to \$7,500 monthly</li><li>• Guarantee Issue: \$7,500 monthly</li></ul></li></ul>
Minimum Benefit	<ul style="list-style-type: none"><li>• Greater of 10% of gross monthly benefit and \$100</li></ul>
Elimination Period	<ul style="list-style-type: none"><li>• 90 day or 180 day</li></ul>
Benefit Duration	<ul style="list-style-type: none"><li>• 2 year/RBD, 5 year/RBD or SSNRA</li></ul>
Standard Benefits	<ul style="list-style-type: none"><li>• Workplace Modification Benefit</li><li>• Social Security Assistance</li><li>• Survivor Benefit</li><li>• Rehabilitation Services Benefit</li></ul>
Optional Benefits	<ul style="list-style-type: none"><li>• Conversion</li><li>• Student Loan repayment Benefit</li><li>• Disability Catastrophic Benefit</li><li>• Terminal illness Benefit</li></ul>

Exclusions, Limitations and Reductions: LTD benefits are subject to exclusions and limitations, including a pre-existing condition exclusion and limited benefits for disabilities caused or contributed to by mental illness, substance abuse, and special conditions. Benefits are subject to offsets with other income amounts, including but not limited to Social Security disability and retirement, Workers Compensation, work earnings while disabled, and other disability income benefits.



Vision Policy Series NP 600-1 (J), et al and Booklet-Certificate Series NBV 100-1 (J), Life Policy Series ICC15 NP1100, et al, and Booklet-Certificate Series ICC15 NBL1100, et al/ Policy Series NP1100 CA, et al, and Booklet-Certificate Series NBL1100 CA, et al/ Policy Series NP1100 DE, et al, and Booklet-Certificate Series NBL1100 DE, et al/ Policy Series NP1100 FL, et al, and Booklet-Certificate Series NBL1100 FL, et al/ Policy Series NP1100 NY, et al, and Booklet-Certificate Series NBL1100 NY, et al/ NBL 1101 NY, et al, Disability Policy Series NP 400-1, et al, and Booklet-Certificate Series NB 100-1 and NBS 100-1, et al, 1 (J), Vision Policy Series NP 600-1 (J), et al and Booklet-Certificate Series NBV 100-1 (J), et al and Booklet-Certificate Series NP700 – (J), et al, and Booklet-Certificate Series NBD100-1 (J), et al is underwritten by Nippon Life Insurance Company of America® - marketing name Nippon Life Benefits®, NAIC number 81264, licensed & authorized in all states plus DC, except not ME, NH or WY, domiciled in Iowa, with a principal place of business at 655 Third Avenue, 16th floor, NY, NY 10017-9113, member company of Nippon Life Insurance Company of Japan (“Nissay”). Nothing herein is a guarantee of benefits or eligibility. All terms, provisions, conditions, limitations and exclusions shown in your Nippon Life Insurance Company of America certificate booklet and master policy will govern.

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<sup>1</sup> Nippon Life Benefits is responsible for its own financial condition and contractual obligations.



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