

















FEATURED CARRIERS

	<p>AETNA</p> <p>Building on its 150-year heritage, Aetna is one of the nation's leading providers of health, dental, group, life, disability, and long-term care benefits. They provide benefits through employers in all 50 states, with products and services targeted specifically to small, midsized, and large multi-site national companies. Aetna also offers a wide array of programs, services, and information that help minimize increases in employee benefits costs, while striving to provide easy access to cost-effective, high-quality health care.</p>
	<p>AMERICAN SPECIALTY HEALTH PLANS OF CALIFORNIA</p> <p>American Specialty Health Plans of California, Inc. (ASHP) is California's first and largest specialty health plan for chiropractic and acupuncture benefit programs. ASHP provides covered members with direct access to complementary health care products and services on a direct basis and through alliances with various client health plans.</p>
	<p>AMERITAS GROUP</p> <p>As one of the nation's leading providers of affordable dental and eye care plans, Ameritas offers fantastic value, unique advantages, and access to a large PPO network. Through CoPower, Ameritas offers four dental plans that all include Dental Rewards that can roll over a portion of an insured's unused benefits each year, thereby increasing their benefits annually without additional costs.</p> <p>Ameritas also offers two very affordable vision plans that can enable even the smallest groups to add vision care for their employees at a very low cost. Best of all, Ameritas can combine the dental and vision benefits into one plan called "FUSION." All Ameritas dental and eye care plans are available to groups from 3 to 99 lives!</p>
	<p>ANTHEM BLUE CROSS</p> <p>Anthem Blue Cross has been serving the health care needs of California residents since 1937. Together with its branded affiliates, Anthem Blue Cross provides health care services to more than 6.8 million members. Offering a full continuum of product and coverage options, Anthem Blue Cross provides customers with unparalleled choice and flexibility in meeting their health plan needs. With its strong track record for innovation, Anthem Blue Cross focuses on progressive products and services designed to improve the health status of all Californians.</p>
	<p>BLUE SHIELD OF CA</p> <p>Blue Shield of California, an independent member of the Blue Shield Association, is a not-for-profit health plan dedicated to providing Californians with access to high-quality health care at a reasonable price. As a not-for-profit health plan, Blue Shield is guided by our mission and values, which encourage innovation and enable us to be a catalyst for constructive change. Our mission and values are embodied in our proposal to guarantee health coverage for all Californians, the first time a major health plan has called for universal coverage.</p>

	<p>CALIFORNIA CHOICE®</p> <p>CaliforniaChoice® is a unique program that allows employers with 2 to 50 employees to set a monthly budget for employee health benefits and offers each of their employees the ability to choose from 5 health plans, 10 benefit plan designs, HSAs, Dental, Vision, Wellness including Chiropractic, and Group Term Life—all in one package with one consolidated monthly bill.</p>
	<p>DELTA DENTAL (THROUGH COPOWER)</p> <p>With more than 92% of California dentists and 143,000 dentist locations nationwide, Delta Dental offers the industry's largest dental network. Delta's contracts with dentists allow them to keep tight control over treatment costs and quality of care provided to enrollees, making their HMO, PPO, and traditional fee-for-service programs the best managed care values on the market. With their variety of plans and direct payments to dentists, 98% of Delta enrollees renew every year. In addition, CoPower provides a full range of administrative services for Delta Dental.</p>
	<p>GOLDEN WEST DENTAL & VISION</p> <p>With over 25 years in the business, Golden West Dental & Vision has recruited the highest quality private practice dental offices in California to participate in their prepaid plans. Their bilingual member service teams are available to help with enrollment questions or provider selections. With a 24-hour turnaround, their claims department has been recognized by industry peers as being one of the most efficient in terms of speed and accuracy, and their network retention rates are consistently high year after year.</p>
	<p>HEALTH NET</p> <p>Health Net is among the most respected health care companies in California, with an extensive network of more than 48,000 physicians, 750 physician group locations, and 4,600 pharmacies serving more than 2.5 million members. The company's HMO, insured PPO, and government contracts subsidiaries provide health benefits to approximately 5.3 million individuals in 15 states through group, individual, Medicare, Medicaid, and TRICARE programs.</p>
	<p>HSA CALIFORNIA®</p> <p>HSA California® offers members a way to pay less for insurance, reduce taxes, access high quality health benefits, and save for future medical expenses with a Health Savings Account (HSA).</p> <p>HSA's work with higher deductible health plans that reduce monthly insurance costs. Instead of paying insurance companies for benefits that often times aren't used, members pay less each month and can make tax deductible contributions into an HSA that can be used for medical expenses or earn interest Tax-Free until you retire (2009 contribution maximums are \$3,000 for individuals or \$5,950 for families).</p>
	<p>KAISER PERMANENTE</p> <p>Founded in 1945, Kaiser Permanente is the nation's largest not-for-profit health plan, serving more than 8.6 million members, with headquarters in Oakland, California. At Kaiser Permanente, physicians are responsible for medical decisions. The Permanente Medical Groups, which provide care for Kaiser Permanente members, continuously develop and refine medical practices to help ensure that care is delivered in the most efficient and effective manner possible.</p>

	<p>METLIFE®</p> <p>MetLife, Inc. is a leading provider of insurance and other financial services to millions of individual and institutional customers throughout the United States and around the world. The MetLife companies offer life, accident and health insurance, retirement and savings, and reinsurance products through agents, third-party distributors such as banks and brokers, and direct marketing channels. MetLife works with families, corporations and governments to provide them with solutions that offer financial guarantees in their lives. Their name is recognized and trusted by more than 70 million customers worldwide and over 90 of top 100 FORTUNE 500 companies in the United States. MetLife has the experience, global resources and vision to provide financial certainties for an uncertain world.</p>
 A UnitedHealthcare Company	<p>PACIFICARE</p> <p>PacifiCare provides innovative health insurance coverage and a range of health and well ness plans for groups and individuals. Stay healthy with wellness programs, easy access to doctors and hospitals, and a wide variety of health plans.</p>
 A UnitedHealthcare Dental Company	<p>PACIFICARE DENTAL & VISION</p> <p>With over 30 years of high-quality service, coupled with one of the largest dental networks available, PacifiCare Dental and Vision Administrators offers you stability, service excellence, and comprehensive and affordable coverage. We measure our success by your happiness. That's why we maintain a provider retention rate of more than 95% and each provider continually meets high-quality standards.</p>
	<p>PRINCIPAL LIFE INSURANCE COMPANY</p> <p>Principal Life Insurance Company (The Principal®) has over 120 years in the insurance business, over 55 years as a leader in employee benefits, and more than 120,000 group insurance, and retirement plan customers of all sizes. They are one of the largest employee benefit providers in the nation. Principal Life offers dental, life, vision, and disability insurance.</p>
	<p>UNITED HEALTHCARE</p> <p>We take a different approach to health care by putting customers at the center of their health, and offering them access to timely health information. We provide health coverage services to more than 18 million consumers in the U.S. as well as individuals living abroad.</p> <ul style="list-style-type: none"> • You'll find a broad range of benefit plans integrating medical and specialty products. • Find easy access to our broad national physician and health care professional networks, including benefit plans that give customers direct access to specialists. • Customers understand our innovative clinical programs and services, such as our Care Coordination program, an insightful program that helps at-risk patients. • Online self-service Web sites for employers and consumers that make it easy to get information quickly.
	<p>VSP (THROUGH COPOWER)</p> <p>For nearly half a century, VSP has been a trusted advisor in eye care wellness benefits. As the nation's largest provider of eye care coverage, more than one in 10 Americans is a VSP member. As a VSP member, clients have access to the largest eye care doctor network and all plans provide a thorough eye examination.</p>

