



## Insential/Source One Benefits Overview



**Insential/Source One Benefits** is a leading, national general agent of **ancillary benefits**. We represent some of the nation's largest providers of group benefits, including MetLife, Principal, Lincoln Financial, American General, Sun Life—and many more.

We offer our agent partners built in efficiencies, increased income, and unrivaled service...while offering competitive options on group:

- Dental Insurance Plans
- Vision Care Plans
- Long & Short-Term Disability Plans
- Life Insurance Plans

**Advantages of using Insential/Source One's national general agent facilities include:**

- Broad market access with only one submission to Insential/Source One
- Multiple quotes with coverage /carrier comparisons
- Broader Coverage
- Increased Income
- Leveraged rates
- You retain bonus/contingencies
- Business placed applies to your agency's volume commitments, and
- Allows you to write the ancillary coverages if you don't write the medical.

**Products offered by Insential/Source One include:**

- **Dental Plans** – Employer sponsored or retiree group plans from 5 to 500,000 customized to your clients budget, locations, or provider networks.
- **Vision Plans** – Group vision plans from a broad range of the nation's largest providers from 5 to 500,000.
- **Disability Plans** – Long-Term Disability (LTD) and Short-Term Disability (STD) group plans customized to your clients needs , from 5 to 500,000.
- **Life Insurance Plans** – Broad access to some of the nation's most competitive providers.
- **Products reflected can be packaged or sold on stand-alone basis.**

**Services offered by Insential/Source One include:**

- **Coverage Comparisons** – We provide side-by-side coverage comparisons for each line of coverage so that you can recommend the best coverage solutions for your clients.

- **Installation** – We provide service installation assistance for your client on your behalf with the carrier’s representative if needed. We won’t leave you after the sell is done.
- **Endorsements and Service Issue Support** – We have dedicated service reps to assist you and your client in dealing with any service issues that may arise with the carrier(s). Again, we won’t leave you after the sell. Our continued service will again allow you to focus on the post-sell service needs of the medical coverages.
- **Third Party Administration** –Services for our partners that include:
  - Presenting the Product/Program
  - Board Presentations
  - Establishing the Benefits Program
  - Enrolling The Members
  - Customer Service
  - Billing
  - Compliance

**Retiree Group Programs** - We offer group ancillary benefit programs for Labor Unions, Associations and Fraternal Organizations. Each customized plan is endorsed by the group and typically does not require any legislative actions. Their endorsement is a recommendation to the client as an optional insurance plan. The group’s plan provides group purchasing power to members, without incurring any additional out-of-pocket costs. Individual members can then elect to purchase insurance coverage, typically at lower rates than they could find as individuals – all through our Third Party Administrative Services.

All we need is an introduction to an association executive, group attorney, influential member, or other access point and we will do the rest.

**Insential /Source One Benefits** allows our partners and their clients to achieve a higher level of cost and time efficiencies while providing cost reductions to the client, and increased revenue for our partners. And, at the same time, providing excellence in account management and service throughout the term of the policy.

**Please contact us at:**

[www.insential.com/benefits/default.html](http://www.insential.com/benefits/default.html), or

Email us at: [contact@insential.com](mailto:contact@insential.com), or by

Phone: (888) 571-6160

**Let us show you what we can do for you and your clients. We look forward to working for you!**