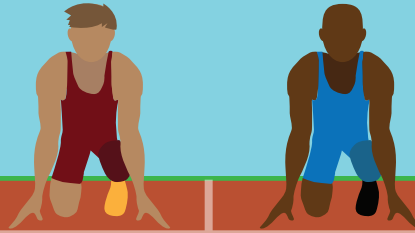


Employee Choice

There's more than one track to the right coverage for your business.

HEALTH AND/OR DENTAL

As a small employer, you'll decide if you'll offer health coverage, health and dental coverage, or only dental coverage.



SINGLE HEALTH PLAN

You may choose to offer your employees a single plan from one insurance company in your area.

EMPLOYEE CHOICE

You may also decide to select one plan category and employees can choose any plan from any insurance company in that category. Plan categories reflect monthly premiums and out-of-pocket costs; they do not reflect the quality or amount of care a plan provides.

HEALTH PLAN CATEGORIES

BRONZE
SILVER
GOLD
PLATINUM

DENTAL PLAN CATEGORIES

HIGH
LOW

BEGINNING IN 2017

Employers in these states will also be able to offer their employees a choice of health and/or dental plans by insurance company. This means that your employees will have a choice of any plan in any plan category from a single insurance company.

