



20 Valley Stream Parkway • Suite 310
Malvern, PA 19355
800.537.4565 • fax 610.995.0181
www.nabenefits.com

INTRODUCTION TO NABCO

North American Benefits Company (**NABCO**) was founded on June 1, 1992. Changes within the Fidelity Mutual Life Insurance Company Group Department created the opportunity to acquire the staff, expertise and group administration services of a major Life Insurance Company. Independently owned and operated, **NABCO** underwrites and administers Employer/Employee benefit plans for multiple carriers. Our original team of 24 employees has grown to more than 35 and our premium volume has grown to over \$34,000,000.

As a licensed and appointed Third Party Administrator (TPA), NABCO generates a consolidated bill, offering our clients a selection of best-in-class carriers and products. Combining multiple carriers on a single bill not only provides the most competitive pricing and benefit structure, but allows the employer to pay for all their benefits with one check to NABCO. We reconcile the premium payments with the carriers. NABCO is the employer's sole point of contact for all administrative issues, greatly reducing the workload on the employer's HR staff.

NABCO primarily provides services to groups from 2-10,000+ lives. We provide service to over 4,000 employers with a combined total of over 200,000 lives. These groups represent a cross section of industries and geography. Employer-paid and Voluntary Group Life, AD&D, STD, LTD, and Dental are our primary products. Major carriers we support include AUL/OneAmerica, Kansas City Life Insurance Co., Lincoln Financial Group, Madison National Life Insurance Co., MetLife, Pan American Life, Reliance Standard Life Insurance Co., and Standard Security Life Insurance Co. of NY.

We also provide a full range of Worksite products including Disability, Life, Cancer, Hospital Indemnity, Critical Illness and Accident. Our state-of-the-art Worksite billing system supports Issue Age rating, virtually any payroll frequency, "skipped" deductions, and multiple carriers on a single bill.

We are very proud of our experienced staff. The core group averages over 20 years of experience in administration, underwriting, claims, contract administration, billing, commissions, enrollment and related services.

The NABCO Advantage



20 Valley Stream Parkway • Suite 310
Malvern, PA 19355
800.537.4565 • fax 610.995.0181
www.nabenefits.com

Product Overview – Employer Paid Benefits

Basic Life and AD&D

- Flexible guarantee issue amounts
- Variable benefit schedules
- Waiver of Premium can be excluded for rate credit
- Optional AD&D
- 2-year rate guarantee

Short Term Disability Income

- Disability plan for non-occupational injury or sickness
- Weekly fixed benefit or percentage of salary
- Variable elimination and maximum benefit periods
- Maternity coverage
- 2-year rate guarantee

Long Term Disability Income

- Flexible monthly maximums
- Full range of elimination periods and benefit durations
- 2-year rate guarantee
- High blue collar content groups placed
- Variable "own" occupation definitions

Dental

- Indemnity (any dentist) with a passive PPO (additional savings potential)
- Various maximums and coinsurance levels available
- Orthodontia available
- Non-contributory
- Contributory

Small-Group (2-9 lives)

- Basic Life and AD&D
- Short Term Disability
- Long Term Disability
- Dental
- Critical Illness
- Accident

Direct Access. Direct Answers.



20 Valley Stream Parkway • Suite 310
Malvern, PA 19355
800.537.4565 • fax 610.995.0181
www.nabenefits.com

Voluntary Term Life

- Flexible guarantee issue limits
- \$10,000 increments or salary-based schedules
- Age banded rates guaranteed for 2 years
- Minimum participation the greater of 10 employees or 25%
- Dependent coverage available
- Portability available

Voluntary Short Term Disability Income

- 50% or 60% of salary benefit
- 7- or 14-day elimination
- 13-, 26-, or 52-week benefit
- Composite rate or step rates
- \$5,000 monthly maximum available
- Minimum participation the greater of 10 employees or 25%
- Portability available

Voluntary Long Term Disability Income

- 50% or 60% of salary benefit
- 90-day or 180-day elimination period
- Composite rate or step-rates
- \$6,000 monthly maximum available
- To age 65 RBD or 5 year duration
- Minimum participation the greater of 10 employees or 25%
- Portability available

Voluntary Dental

- Credit may be available for waiting periods and/or deductibles satisfied under the prior plan
- Indemnity (any dentist) with a passive PPO (additional savings potential)
- Various maximums and coinsurance levels available
- Minimum participation the greater of 10 employees or 25%
- Orthodontia available

Worksite (Individual & Group Voluntary) Products

- Term Life
- Universal Life
- Disability
- Cancer
- Accident
- Critical Illness
- Supplemental Medical

The NABCO Advantage

Direct Access



Direct Answers



North American Benefits Company



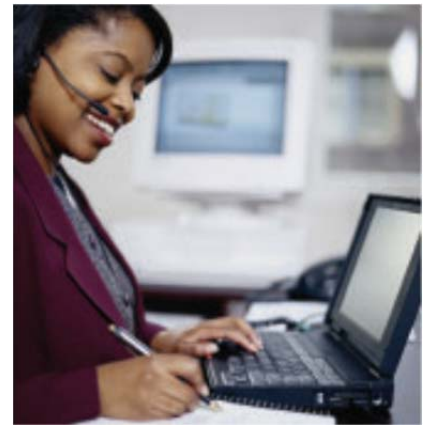
Direct Access.Direct

Answers.

Think of us as your partner.

Think of our partnership as
a direct exchange of information.

A professional give and take.



Efficient, Streamlined Communication



In business, that's what you want – the quickest, most direct way to straight talk – and straight answers.

When you connect with NABCO, that's what you get.

- Direct Access to all your ancillary insurance needs.
- Direct Access to products, administration and claim services.

And, most especially,

- Direct Access to our knowledgeable and responsive underwriters. It's the quickest, most direct route to customized competitive quotes and renewals.

It's a relationship that is effective, proven, and rewarding:

- Distinguish yourself from the competition.
- Retain business.
- Strengthen client loyalty.
- Expand your customer base.
- Increase your commissions.

Single Source Billing

Another big advantage your clients will enjoy with NABCO – the ability to receive one bill and write one check for all of their ancillary lines of coverage.

The NABCO Advantage

North American Benefits Company (NABCO) is an independently-owned full service Third Party Administrator, specializing in ancillary group products.

An established and experienced leader in the industry, we provide a complete range of **underwriting, administrative and claims services** for employer/employee ancillary benefit plans for select carriers.

We support employer groups of all sizes and industries nationwide.

And, we provide administrative services to thousands of employers, totaling millions of premium dollars annually in **group life, accident, short- and long-term disability, dental, and occupational accident lines of coverage.**



Your Direct Relationship to ...

... Our dedicated Client Service Team.

Committed to responding to the needs of our clients.

... Our flexible Underwriting Staff.

Empowered to provide competitive rates and comprehensive plan designs.

... Our reliable Administrative Experts.

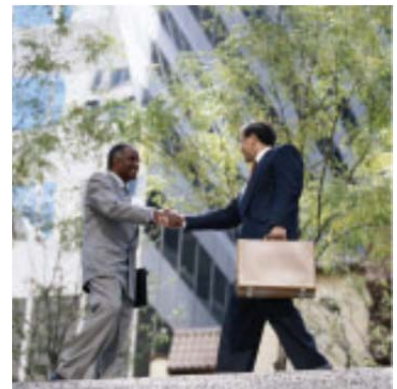
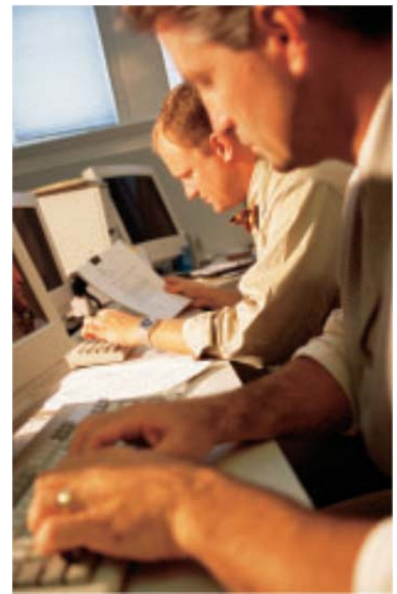
Accurately generate bills (List-bill or Self-accounting), pay commissions, and provide timely statements and reports.

... Our knowledgeable Contracts Specialists.

Issue policy documents and employee certificates quickly and professionally.

... Our experienced Claims Analysts.

Adjudicate claims efficiently so benefits can be paid promptly.



The NABCO Advantage
Direct Access. Direct Answers. Single Source Billing