



OFFER A COMPREHENSIVE BENEFITS PACKAGE TO ATTRACT AND RETAIN TOP TALENT

In today's business environment, it's tough for small-to-midsize businesses to compete with large corporations. Extensive resources allow big companies to leverage their size to drive down the cost of providing benefits to employees.

When you partner with Custom Design Benefits, you'll be able to offer your employees a comprehensive benefits package comparable to that offered by your competition for employee talent. We leverage our extensive network of members to bring our clients economical pricing, provide a broad selection of benefits and offer convenient administration services that will save you time and money.

Ancillary benefits should not be an afterthought; by providing coverage for dental, vision and short-term disability, you'll reduce costs associated with medical-related absences that impede productivity and contribute to high employee turnover.

WHY OFFER ANCILLARY BENEFITS?

You want to grow your business, and to do that, you know you need top talent. Your employees need to bring their A-game to work every day. Help them do that with CDB's affordable ancillary products.

- Vision and dental support early detection of diseases to lower medical claims in the long run.
- Disability insurance reduces presenteeism and emphasizes recovery and wellness.
- Group purchase of these benefits is more affordable than individual purchasing.

COMPETITIVE

A personal, caring approach to employee benefits

VISION & DENTAL

While offering a medical plan goes a long way toward keeping employees happy and healthy, the bulk of coverage is meant to be activated when illness strikes. What if you could do more on the preventative side? Research shows that dental and vision benefits are key components to an effective preventative health care plan.

For example, regular eye exams can help identify symptoms of conditions such as high blood pressure or diseases such as diabetes earlier than a physical exam.

Likewise, conditions such as heart disease, stroke, diabetes and pre-term low-birth weight infants have been linked to poor oral health. Dental disease can also affect productivity as it interferes with eating and sleeping habits.

THE NUMBERS DON'T LIE

Every dollar invested in preventative care, extended by benefits such as vision and dental, will return significant savings in restorative and emergency treatment claims.

SHORT-TERM DISABILITY

Disability situations can be financially devastating for employees and crippling for small-to-midsize employers trying to manage lost time and productivity in the absence of key personnel.

That's why offering Short Term Disability is mutually beneficial. Custom Design Benefits will help you manage the cumbersome details of this type of plan so you can focus on the big picture — growing your business.

CDB will handle:

- Claims administration including initial claim review, length of disability determination and notifications to employees and health providers regarding claim status
- SPD preparation, assuring compliance and reducing risk of penalties and legal action
- Review of medical necessity
- Weekly, monthly and annual advice to pay, including withholding
- Monthly client reporting, including updates for payroll and 941 tax filing
- Coordination with professional nurse case management, as applicable with managed short-term disability

Call us today to find out how we can help you design an ancillary benefits package. We'll show you how you can compete.

WHEN CUSTOM DESIGN BENEFITS ADMINISTERS YOUR ANCILLARY PLANS, YOU GET:

- Claims administration
- Member & employer internet services
- Dedicated account managers
- Monthly, quarterly & annual reporting



PERSONALIZED SERVICE
ADVANCED TECHNOLOGY
CREATIVE SOLUTIONS

Contact us today at 800.598.2929 to learn how Custom Design Benefits can deliver for your business.