

21 BENEFITS

21 Benefits Enrollment

*Benefits for Workers
& Their Families*

2024-2025 BENEFITS FOR
THE VALUED MEMBERS OF

21 BENEFITS





Welcome to 21 Benefits. Your employer has paid a monthly subscription fee on your behalf to allow you and your entire family to access this premier portfolio of 21+ benefit plans. As a participant, our most competitive plans are being made available to you, combined with enhanced service from each of our benefit plan providers.

1. Each of the benefit plans showcased in this booklet are made available to all employees, spouses and dependents on their very first day of employment.
2. All benefits are completely voluntary, and employees are not required to participate in any of the 21+ benefits plans offered. Pick and choose as you like.
3. Your employer will communicate any additional premium assistance plans separately, if applicable.
4. Be sure to take advantage of the free benefits and resources found in this booklet, denoted by an asterisk (*) in the table of contents.

21 BENEFITS

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**Free benefit or resource*

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Health Insurance - ACA Medical Plans

21 BENEFITS offers ACA individual and family health insurance plans that are designed to be affordable and comprehensive. These plans cover a wide range of services, including outpatient care, emergency services, hospitalization, pregnancy, maternity, and newborn care. The platform allows you to compare quotes from multiple insurance companies and enroll in minutes. 21 BENEFITS also provides tools to understand all the details of the plans, including which doctors and hospitals accept the plans, how much each plan pays towards prescription drugs, and a total cost estimate based on expected healthcare use. Additionally, every plan includes numerous free screenings, immunizations, and check-ups. A licensed team of Advocates are available to help you choose the right plan and to apply for an ACA subsidy to help lower or even eliminate your monthly premium cost. This makes our 21 BENEFITS extended service partners a valuable resource for individuals and families seeking affordable, quality health insurance coverage.

[QUOTE & APPLY](#)



Free Prescription Drug Discount Card

CleverRx offers a prescription drug discount card that provides significant benefits for individuals and families. The card is free to use and can unlock discounts on thousands of medications. Users can save up to 80% on prescription drugs, often beating the average copay. The card is accepted at most pharmacies nationwide, making it highly accessible. The CleverRx card can be shared with family, friends, or anyone who wants a lower price on their prescriptions. Additionally, the pricing is guaranteed to be the same on the phone app and in the pharmacy. This makes CleverRx a valuable tool for those seeking to reduce their prescription drug costs.

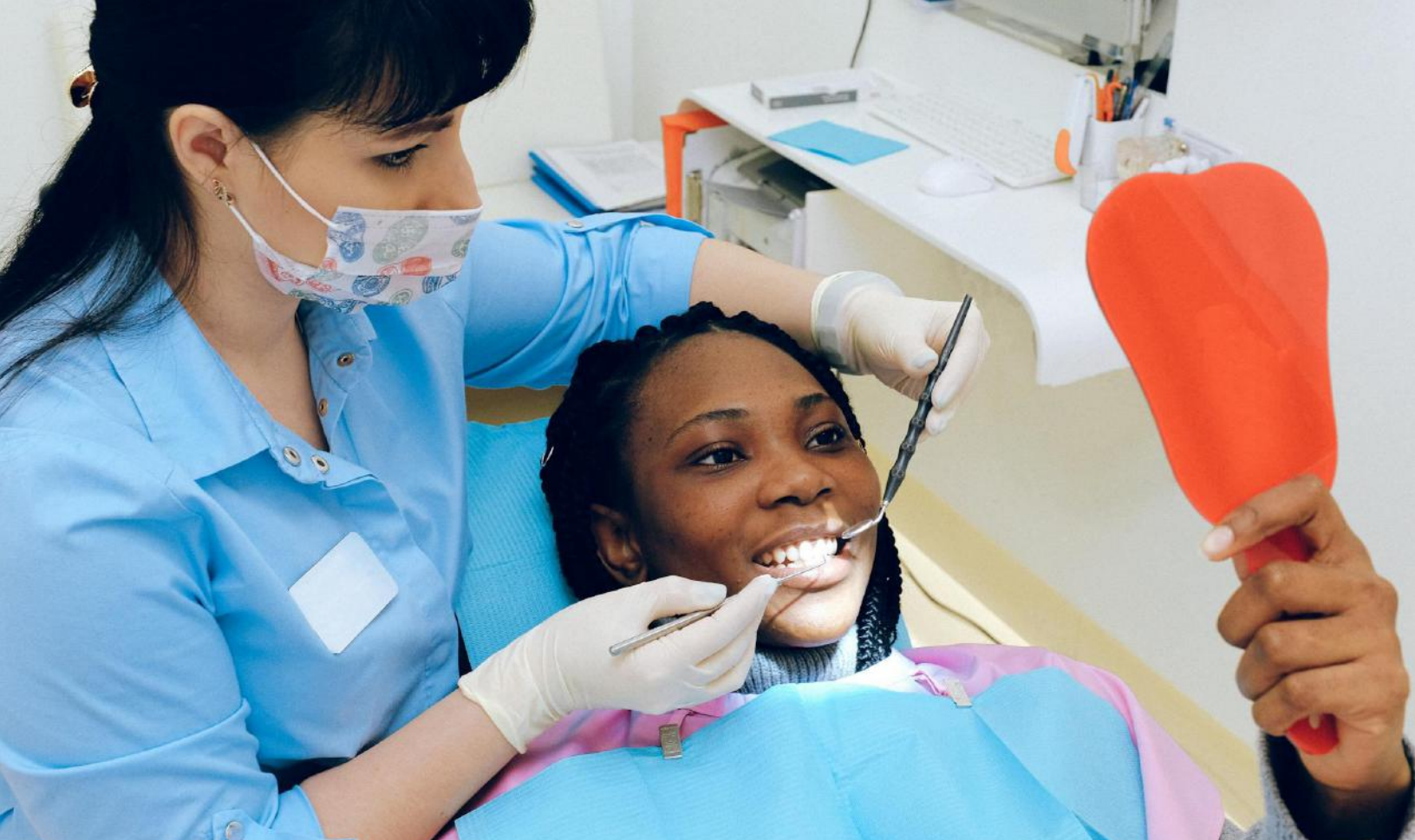
[DOWNLOAD CARD](#)



Free Specialty Pharmacy 340(B) Savings

The 340B Drug Pricing Program is a federal initiative that offers significant benefits to individuals and families, particularly those who are uninsured, low-income, or otherwise vulnerable. The program requires pharmaceutical manufacturers participating in Medicaid to sell outpatient drugs at discounted prices to healthcare organizations that care for many uninsured and low-income patients. These discounts can result in average savings of 25% to 50% on pharmaceutical purchases. The savings from the program allow healthcare organizations to provide additional services such as free care for uninsured patients, free vaccines, services in mental health clinics, and medication management and community health programs. Furthermore, the program has become an even greater resource for hospitals and their patients struggling to pay high prices for many lifesaving drugs and treatments. Thus, the 340B program plays a crucial role in stretching limited resources and providing more comprehensive services to more patients.

[CLICK TO LEARN MORE](#)



Dental Insurance

Aflac's individual and family dental insurance provides a host of benefits that contribute to maintaining good oral health. The coverage includes preventive and diagnostic services such as routine exams, cleanings, and X-rays, with no waiting period for preventive care. Basic services like fillings, simple extractions, and basic oral surgery are covered, along with major services such as crowns, bridges, dentures, and endodontics. The plan features a decreasing deductible over time, to soften long term costs. The annual maximum benefit also increases over time. Costs are reduced for using in-network providers, making the plan more affordable. This comprehensive coverage is designed to supplement your primary dental insurance, helping to fill the gaps in coverage and making dental care more manageable for both individuals and families.

[QUOTE & APPLY](#)



Vision & Hearing Insurance

Aflac's vision and hearing insurance offers a range of benefits for individuals and families. The vision insurance provides coverage for eye care costs, including routine eye exams, and offers a cash payout that can help pay for expenses related to certain eye surgeries, diseases, and disorders. It also covers the costs of glasses frames, replacement contacts, and eye exams. The insurance is designed to be affordable, with premiums that can be managed easily. Furthermore, Aflac's vision insurance provides benefits for both in-network and out-of-network providers. This flexibility allows individuals and families to choose the healthcare providers that best suit their needs. Overall, Aflac's vision and hearing insurance can provide peace of mind by helping to protect against high out-of-pocket vision and hearing care costs. The Aflac Vision & Hearings Plans are available as a rider on the Aflac Dental Insurance Plan. The Vision & Hearing Plans are available, but not required, when purchasing dental insurance.

[QUOTE & APPLY](#)



Accident Insurance

Aflac's accident insurance provides a safety net for individuals and families, offering financial support during life's most unexpected moments. This supplemental policy works alongside your primary health insurance to help cover costs associated with accidental injuries. It can assist with a range of expenses, from emergency treatments and medical exams to transportation and lodging. Notably, Aflac pays cash benefits directly to you, which can be used as you see fit. This could include covering out-of-pocket costs not fully covered by your primary insurance, such as hospital stays, therapy charges, and rehabilitation costs. In essence, Aflac's accident insurance offers an extra layer of protection, helping to fill the gaps in coverage and providing peace of mind in the face of unexpected injury costs.

[QUOTE & APPLY](#)



Telehealth Plan

Teladoc's telehealth plan offers a convenient and efficient healthcare solution for individuals and families. Available 24/7, it provides access to U.S. board-certified doctors within minutes, saving both time and money. The plan covers a range of non-emergency care needs, including everyday concerns like colds, flu, allergies, and more. It also offers confidential therapy sessions for adults dealing with issues such as anxiety, depression, and trauma. Dermatology services are available, allowing for quick consultations on skin conditions. Importantly, Teladoc provides the flexibility to consult with healthcare professionals without leaving your home, and prescriptions can be sent to your local pharmacy when medically necessary. This comprehensive virtual care solution enhances access to healthcare, improves clinical outcomes, and boosts patient satisfaction.

[QUOTE & APPLY](#)



Guaranteed Deferred Annuity or Immediate Annuity

Guaranteed Deferred and Immediate Annuities offer a range of benefits tailored to individual financial needs and retirement goals.

Deferred Annuity: This annuity allows your money to grow over time before you start receiving income payments. It offers tax deferral, allowing your investment to grow without immediate tax implications. You can also purchase additional benefits, such as a guaranteed minimum payment when you start collecting income and a death benefit for your heirs if you pass away during the accumulation phase. This makes it a suitable option for those with some years remaining before retirement.]

Immediate Annuity: This annuity provides an income stream starting fairly soon after purchase. It's an optimal choice for individuals near retirement who want an immediate income source. Like the deferred annuity, it also offers tax benefits. Both annuities provide a guaranteed income stream, ensuring financial stability for the annuitant's lifetime. They offer protection from market volatility, providing safety and peace of mind. These comprehensive financial solutions enhance financial security and peace of mind for the future.

QUOTE



Free Financial Newsletter

Free financial newsletters offer a wealth of benefits for both individuals and families. They provide valuable insights into a wide range of financial topics, from investing and budgeting to real estate and side hustles. These newsletters can help you sharpen your money management skills, learn new money habits, and stay updated on the latest financial news. They can also guide you in increasing your income through profitable side businesses. For families, these newsletters can offer advice on managing household finances, planning for retirement, and navigating economic trends. By subscribing to these newsletters, you can gain the knowledge and tools necessary to improve your financial circumstances and achieve your financial goals.

[REQUEST FREE MONTHLY NEWSLETTER](#)



Retirement Plan Options

Individual Retirement Plan options offer a variety of benefits. Traditional IRAs allow for tax-deductible contributions and tax-deferred earnings growth. Roth IRAs offer tax-free withdrawals and earnings, and you can also withdraw your contributions before retirement without penalty. Spousal IRAs are designed for married couples where one spouse is not working, allowing the non-earning spouse to save for retirement in their own name. Fixed Annuities, open to all, are not subject to IRS contribution limits and offer tax-deferred growth. These options provide various tax benefits, contribution limits, and withdrawal rules, allowing individuals to choose the plan that best suits their retirement goals.

QUOTE



Identity Protection & Safe Search Web Protection

Allstate offers comprehensive identity protection plans for both individuals and families. These plans provide a range of benefits including identity and financial monitoring, social media monitoring, and dark web monitoring. They also offer theft expense reimbursement for out-of-pocket restoration costs. Additional monitoring services for 401(k)s, HSAs, and tax refunds are available with certain plans. Allstate's identity protection plans also include cybersecurity features that provide multi-layered protection to keep all of your personal devices safe from new and existing cyber threats. They also offer family digital safety features that allow you to monitor content, manage screen time, filter websites, and set location alerts for more peace of mind. Allstate's identity protection plans are designed to provide powerful solutions for today's threats, giving you peace of mind knowing that your identity and personal information are in good hands.

[QUOTE & APPLY](#)



Legal Plan

Rocket Lawyer offers a comprehensive legal plan for individuals and families. This plan provides a multitude of benefits, including the ability to create unlimited legal forms, contracts, and other documents. Members can also ask lawyers questions about their documents or any legal issues. The plan offers attorney discounts, free 30-minute consultations on each new legal matter, and document reviews. All employees and their immediate family members, including spouses/partners and minor children, are covered under the plan. If membership ends, you can convert your legal benefits account into a personal membership and continue to access all the benefits. Rocket Lawyer's legal plan is designed to provide comprehensive legal support, making legal services simple and affordable.

[QUOTE & APPLY](#)



Free Personal Injury Case Review

Morgan & Morgan's Personal Injury Avatar & Case Review offers individuals a no-cost case review. The firm is known for fighting vigorously on behalf of victims. If you believe you have grounds to pursue a negligence case, you may be able to hire Morgan & Morgan to represent your legal claim. Their attorneys have decades of experience in valuing personal injury claims and will do everything possible to ensure you get the compensation you deserve. The firm has recovered over \$20 billion on behalf of their clients in serious cases involving negligence. They offer a free case evaluation, making it easy to get started with your claim. An attorney at Morgan & Morgan can fight tirelessly for your rights and hold the responsible party accountable for your losses. This service is designed to provide comprehensive legal support, making legal services simple and affordable.

[FREE CASE REVIEW](#)



Free Home, Auto, Renter's Insurance Savings Tool

An individual quoting engine and savings tool for home, auto, and renters' insurance offers several benefits. It automates the traditionally manual data gathering process, making it more convenient for both agents and prospects. This technology has transformed insurance quoting into a user-friendly, self-service experience, enabling consumers to access quotes quickly, 24/7, without the need for in-person meetings or lengthy phone calls. Furthermore, it can provide multi-policy discounts, sometimes as much as 35%, when you purchase auto and home insurance policies from the same company. Tools like these also offer features such as a comparison tool to help you compare different quotes. This makes it easier to find affordable plans that fit within your budget.

For maximum savings, use our **Promotional Code: 21Benefits**

[QUOTE & APPLY](#)



Inexpensive Term Life Insurance

Inexpensive term life insurance from Ethos is typically more affordable compared to permanent life insurance policies, making it a budget-friendly solution. The policies are simple and transparent, you pay a premium for a specified term, and if you pass away during that term, your beneficiaries receive the death benefit. Ethos offers flexible coverage options that fit various budgets. You can choose between 10, 15, 20, and 30-year terms and get anywhere from \$100,000 to \$1.5 million in protection. Anyone in the family can apply. Some term life insurance policies offer the option to convert to a permanent life insurance policy without undergoing a medical exam. This can be advantageous if your circumstances change, and you decide you need lifelong coverage. Lastly, knowing that your loved ones will receive a financial benefit if you were to pass away during the term of the policy can provide peace of mind.

[QUOTE & APPLY](#)



Final Expense Life Insurance

Aflac's Final Expense Life Insurance offers several advantages. It is designed to cover funeral costs, outstanding debts, and other expenses associated with the passing of a loved one. The policy provides cash benefits to your designated beneficiary that can be used for funeral expenses, burial costs, legal fees, accounting costs, and out-of-pocket medical bills. The premiums are competitive and fixed, meaning they do not change over time. No physical exam is needed to apply for coverage, just answer a few health questions. The coverage remains in place as long as your premiums are paid up. The plans also build cash value, which can be borrowed against or used as a non-forfeiture benefit. Lastly, Aflac offers flexible payment options. These features can provide peace of mind, knowing that your loved ones will be financially secure in the event of your passing.

To quote & apply, simply call 855-253-7745 and ask for a "final expense life" quote.

CALL 855-253-7745 TO QUOTE & APPLY



Cancer Insurance

Aflac's Cancer Insurance offers a range of benefits for individuals and families. It is designed to help cover the costs of cancer diagnosis, treatment, recovery, and beyond¹. The policy provides cash benefits directly to the policyholder, which can be used for medical expenses, everyday costs, mortgage payments, or medication refills. It also covers costs not directly related to treatment, such as lost income and living expenses. The premiums are generally affordable, with many plans costing \$10 to \$50 per month.

Aflac's Cancer Insurance also includes a wellness benefit for cancer screenings to encourage early detection and prevention. The policy offers peace of mind, helping you prepare for the unexpected and ensuring your loved ones are not financially strained when helping you pay for treatment.

[QUOTE & APPLY](#)



Critical Illness Insurance

Aflac's Critical Illness Insurance provides a range of benefits for individuals and families. It is designed to help cover the costs associated with critical illnesses such as heart attack or stroke. The policy provides lump sum cash benefits directly to the policyholder, which can be used for medical expenses, everyday costs, or even rent. It also covers costs not directly related to treatment, such as lost income and living expenses. The premiums are generally very affordable, depending on the age of the insured. Aflac's Critical Illness Insurance offers financial protection, helping you prepare for the unexpected and ensuring your loved ones are not financially strained when helping you pay for treatment.

[QUOTE & APPLY](#)



Medicare Supplement & Medicare Advantage Insurance

Medicare Supplement (Medigap) and Medicare Advantage Plans offer a range of benefits to individuals. Medicare Supplement plans are designed to fill the gaps in Original Medicare coverage, covering costs that are not part of Original Medicare. Each Medigap plan only covers one person, so spouses need to purchase separate policies.

On the other hand, Medicare Advantage Plans provide the benefits of Parts A, B, and often D, usually for about the same amount, with lower copays. Many Medicare Advantage Plans include prescription medication coverage and many also include dental, vision, and hearing care benefits. Some plans even offer non-traditional benefits like fitness classes. These plans follow Medicare rules and offer a one-stop-shop coverage, making them a convenient choice for many individuals.

Both these plans aim to provide comprehensive health coverage, helping individuals meet their healthcare needs effectively.

Have a conversation with a licensed professional to learn about your options and receive a competitive quote. Our agents have access to the top insurance carriers and plans in all 50 states. **Simply call: 833-290-2470, from 9:00 AM to 8:00 PM, Monday through Friday, to quote and apply.**

CALL 833-290-2470 TO QUOTE & APPLY



Cash Value Life Insurance

Cash Value Life Insurance Plans offer a multitude of benefits. These plans not only provide a death benefit but also contribute to wealth accumulation. A portion of the premium paid goes towards a cash value account, which can grow based on interest rates, dividends, and investment gains. This cash value can be used during the policyholder's lifetime for investment, savings, or even borrowing. If enough money is accumulated in the cash value account, it can be used to cover premium payments. Moreover, these plans offer potential tax advantages and the possibility of earning dividends. They also allow the addition of riders for extra coverage to cater to long-term care and other medical needs. Thus, Cash Value Life Insurance Plans serve as a comprehensive financial planning tool, offering both security and investment growth.

QUOTE



Disability Income Protection Insurance

Individual Disability Income Protection Plans serve as a financial safety net, offering significant benefits. These plans safeguard a person's income when a non-work-related illness or injury prevents them from working. They typically replace between 45% and 65% of the policyholder's gross income, ensuring financial stability during challenging times. Some plans even cover bonuses, commissions, or other incentive compensation not covered by long-term disability insurance. Importantly, these plans provide peace of mind, allowing policyholders to focus on recovery rather than financial concerns. Moreover, unlike employer-provided disability insurance, individual plans are portable and remain with the policyholder regardless of job changes. Thus, Individual Disability Income Protection Plans play a crucial role in comprehensive financial planning, providing income protection and financial security.

QUOTE



Long Term Care & Home Care Plans

Individual Long-Term Care Insurance and Home Care Insurance Plans offer numerous benefits. These plans cover costs that regular health insurance doesn't, such as assistance with daily activities due to a chronic medical condition, disability, or disorder. They can help cover the costs of services like nursing home care, home health care, and personal or adult daycare. Importantly, these plans can provide financial support for services you might need if you can't fully take care of yourself. They also offer the flexibility to pay for both professional care and informal care provided by friends or family. Moreover, these plans are designed to bridge the gap and cover costs that health insurance won't. Thus, Individual Long-Term Care Insurance and Home Care Insurance Plans play a crucial role in ensuring financial stability and peace of mind during challenging times.

QUOTE



International Travel Medical Insurance

GeoBlue Travel Medical Insurance provides excellent travel medical coverage of up to \$1 million per person. It covers some non-emergency medical expenses, such as office visits and physical therapy. GeoBlue gives you access to a network of doctors and specialists in 180 countries, ensuring you receive quality healthcare no matter where you are. It also includes coverage for injuries due to activities like scuba diving and downhill skiing.

Furthermore, GeoBlue offers unlimited telemedicine visits and pre-existing condition coverage. These features make GeoBlue a comprehensive solution for global healthcare coverage, providing peace of mind for world travelers.

[QUOTE & APPLY](#)



Travel Trip Interruption Insurance

An individual travel insurance plan through IMG Global provides comprehensive coverage for various unexpected events during your trip. This includes coverage for prepaid, non-refundable trip costs, medical expenses due to unexpected illnesses and accidents, emergency medical evacuation, and even trip cancellation, delay, and interruption. Notably, it also covers lost baggage and personal effects. If you're a pet owner, the iTravelInsured Travel SE plan from IMG even includes benefits for pet owners, covering extra kennel fees if your return trip is delayed and your pet needs to stay longer at a commercial kennel. Moreover, IMG Global offers worldwide and customizable coverage, setting them apart from other providers. Thus, an individual travel insurance plan through IMG Global ensures you are well-protected during your travels, providing peace of mind and financial security.

[QUOTE & APPLY](#)



Free Employee Discount Portal

BenefitHub is a fantastic resource for employees looking to save money and enjoy exclusive perks. It offers access to a wide range of discounts from 2,000+ vendors, including national and local deals on travel, hotels, insurance, and everyday shopping. The platform is user-friendly, making it simple for employees to find and take advantage of these discounts. BenefitHub negotiates special deals exclusively for its users, ensuring you get the best possible prices. Beyond discounts, it also provides a variety of other perks and rewards just for signing up. Overall, BenefitHub is a great way for employees to save money and enjoy a variety of benefits, all in one convenient place.

FREE ENROLLMENT

21 BENEFITS

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Thank you!