



## GROUP BENEFITS SOLUTIONS

Sphere partners with leading carriers to deliver affordable, flexible benefits customized to your companies specific needs.



### CORE INSURANCE SOLUTIONS

- **Group Health Insurance** Medical plans designed to fit budget and employees needs.
- **Group Dental Insurance** Coverage for preventive, basic, and major services.
- **Group Vision Insurance** Eye exams, lenses, frames, and contacts,
- **Basic Group Term Life Insurance** Employer-paid life insurance protection
- **Voluntary Group Term Life Insurance** Additional coverage-employees can purchase
- **Pre-Tax Savings Solutions** Accounts are eligible for pre-taxing
- **Group Accident Insurance** Benefits for accidental injuries, hospitalizations and more
- **Group Critical Illness/Cancer Insurance** Lump-sum payments upon diagnosis of covered conditions
- **Group Medical Bridge Insurance** Helps cover deductibles, copays, and unexpected costs.
- **Long-Term Disability Insurance** Sustained income replacement for extended disability
- **Short Term Disability** Income protection for temporary illness or injury



### ENROLLMENT & COMMUNICATION

- Dedicated Enrollment Team**  
Onsite, virtual, and telephone enrollment support
- **Ongoing Account Management**  
Year-round service, compliance guidance



### CONTACTS

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**Let us Build a Benefits Package That Works!**

[www.biospherehealth.org](http://www.biospherehealth.org)