

Ford Insurance Group

Comprehensive Health Coverage and Solutions



Ford Insurance Group



Peppi's Paws.



ClixMD



Ford Insurance Group

Executive Team BIOs

STEVEN L. CRAWFORD, MBA
 Certified Financial Educator®
 National Social Security Advisors®

CHIEF EXECUTIVE OFFICER
 FORD INSURANCE GROUP

30+ YEARS Experience in the Insurance and Investment Industry

15+ YEARS Experience in Retirement Planning

COLLEGE Graduate of the University of Florida

TOP 10 RIA FUND Ranked by Investment Advisor Magazine

In addition, Mr. Crawford was awarded by Forbes as a Top 10 advisor for his article, "What You're Not Telling Us About Our Retirement Savings." Mr. Crawford is a member of National Academy of Best Selling Authors®, member of the National Association of Experts, Writers & Speakers®, National Ethics Association, National Black ABA Association and Hall of Fame with a youth sports organization (Pineblow Pine Cypress) in Pineblow, Pine Florida.

Furthermore, Steven has extensive retirement income planning expertise with a focus on tax advancement strategies & estate planning. These strategies meet objectives and to ensure retirement (and growth opportunities) from stock market volatility that can erode the savings and compound returns from taxes that will have an impact on your retirement income.

Moreover, Mr. Crawford has been seen on CBS television show "Morning Rush," CBS local News, Fox Sports and NBC's "Today" Show. In addition, Steven is a frequent speaker and chapter leader for a non-profit (AFSA) aimed to educate retirement & self-reliance strategies for affluent retirees. Also, he is a sought after advisor reported to teach estate preservation, retirement income for affluent retirees and business continuation strategies for business owners at various business throughout the country.

Steven is host of YouTube show, "Spens Bites" with Steve and host of "Coffee & Cashflow" with Steven and Anthony. He works to "to provide efficient Financial, Retirement & Estate Planning Solutions" primarily for a select group of individuals who among other things are looking to elevate the performance of their retirement assets, allocate the outcomes of "leaving your money" and assist in a more optimal lifestyle.

Mr. Crawford is also a frequent speaker in development and retired roles!

FIG TOTAL CARE through a group's key development and retired roles! This is a process of evaluating clients about what's really happening with your money in light of the needs or requirements of living and life itself.

FINANCIAL COMMITMENT **STRATEGIC PLANNING** **PROTECTING YOUR LEGACY** **ELEVATING YOUR FUTURE**

EDUCATE. STRATEGIZE. PROTECT. ELEVATE.

Steven Crawford

EMILIA L. CRAWFORD
 PARTNER & OPERATIONS MANAGER

Emilia L. Crawford, Partner, Operations Manager, leads up our operations and communication divisions and is responsible for the coordination of our organization.

Her responsibilities include, staff management, agency support, client processing and healthcare enrollment via Ford Insurance Group (Our sister company).

Mrs. Crawford brings 12 years of upper management to Ford Insurance Group.

She is also a licensed health insurance broker.

EDUCATE. STRATEGIZE. PROTECT. ELEVATE.

Emilia Crawford

MATTHEW N. GULLIVER, III
 LT. COLONEL
 CHIEF OF VETERANS SERVICES

Lieutenant Colonel Matthew N. Gulliver, III is FIG Health's Chief of Veterans Services and is responsible for overseeing all aspects of our veterans programs. Lt. Colonel Gulliver has served admirably in the armed forces for over 30+ years and had many battles through various adverse situations. Officer Gulliver's vast experience in handling delicate situations gives FIG unique in-house experience on what our veterans deal with on a day to day basis.

Lt. Colonel Gulliver heads our initiatives for veterans, their families, and their survivors. These benefits include education, behavioral & mental health programs, virtual primary & urgent care, prescription drug programs, referral to vocational rehabilitation, survivor support and other affordable healthcare facilities beyond the Veterans Administration.

EDUCATE. STRATEGIZE. PROTECT. ELEVATE.

Matthew Gulliver

DR. MICHAEL CARTER, MD
 CHIEF MEDICAL DIRECTOR

Dr. Michael Carter MD, is a board certified physician with 36 years experience in multiple disciplines including board certified Anesthesiology. Having practiced for 10 years before transitioning into the medical world, and weight loss specialist, Dr. Carter is FIG's go to expert for all things related to healthcare. He was previously a board certified anesthesiologist in our My Virtual Docs services.

In addition, he is the Chief Medical Director for our partner with multiple centers in the space. Dr. Carter has extensive training having opened 7 clinics in Georgia and Florida, where he specializes in Liposuction, fat transfer treatment with expertise in health care. Dr. Carter is board certified in Liposuction and Functional Medicine. Dr. Carter is also a board certified anesthesiologist and a board certified anesthesiologist. Dr. Carter is also a board certified anesthesiologist and a board certified anesthesiologist.

For patients, Dr. Carter provides the combination of natural supplements, technology, integrative medicine, and holistic medicine to well as, effective diet, eating strategies and weight loss programs. Dr. Carter is board certified in Liposuction and Functional Medicine. Dr. Carter is also a board certified anesthesiologist and a board certified anesthesiologist.

Dr. Carter is FIG's go to expert for all things related to healthcare.

EDUCATE. STRATEGIZE. PROTECT. ELEVATE.

Dr. Michael Carter

PAULA R. GULLIVER,
 EdD, MA, MSN
 CHIEF COMMERCIAL OFFICER

Paula R. Gulliver, EdD, MA, MSN, Board Member for FIG is also Chief Commercial Officer for FIG Health's latest program called, "Peppi Paws". Dr. Gulliver is a former FIG Insurance agent who brings years of success working with not only humans but as an adopter pet care.

Furthermore, Dr. Gulliver's background in the areas of patient advocacy both locally and in person. She's brought needed expertise with pet owners who are often stressed when dealing with the healthcare needs of their felines.

In addition, she provides skill training through pet's education, patient education strategies, and helps to coordinate behavioral change plans for patients with our clients, locally and locally. Dr. Gulliver is well versed in coordinating and advocating for better patient care and variety of clinical trials with our furry loved ones.

FIG Health's Teletip Program

Peppi's Paws

Compassionate care for your family.

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Paula Gulliver

GENE LEIBERMAN
 BOARD MEMBER & NATIONAL BENEFITS DIRECTOR

Gene Leiberman, Board Member & National Benefits Director has worked in the insurance and benefits services industry since 1991 with a focus on employee benefits and voluntary benefits both on an individual and team-based basis.

After graduation from Baruch College in NYC, Gene started his career as a life agent with the Equitable Life Insurance Company. He then joined one of the first health insurance agencies in the country by joining Chemical Bank in NYC.

He subsequently moved to United Jersey Bank/ Sunbelt Bank in NJ where for over 3 years including becoming director of voluntary benefits where he focused his efforts in the last several voluntary benefits roles. After spending time as an independent consultant in the early 2000's.

Gene has spent the last 11 years in building thought-leadership benefit packages and delivery platforms ranging from discount benefits, travel and entertainment, member benefits to group identity. He has extensive experience in working with brokers and agencies in the employee, affinity and commercial marketplace where the importance of technology in delivering digital based and non-traditional benefits have become the norm in providing the value added and differentiation that these organizations are looking for.

Gene, his wife and college age son reside in Northern NJ.

EMPLOYEE BENEFITS EXPERTISE

VOLUNTARY BENEFITS SPECIALIST

INSURED & NON-INSURED SOLUTIONS

DIGITAL BENEFITS & TECHNOLOGY STRATEGIST

REVENUE & MANAGER PARTNER

30+ YEARS OF INDUSTRY EXPERIENCE

FINANCIAL COMMITMENT **STRATEGIC PLANNING** **PROTECTING YOUR LEGACY** **ELEVATING YOUR FUTURE**

EDUCATE. STRATEGIZE. PROTECT. ELEVATE.

Gene Leiberman

STEPHAN CRAWFORD
 CMO

Stephan Crawford, Chief Marketing Officer leads up our marketing and branding efforts both online and offline.

Stephan's willingness to engage in innovative strategies allows him to offer a different perspective especially with our millennial clients and ultimately where baby boomers, generation Xers and all of us are now realizing.

We are now in a virtual world and we must adapt to survive.

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EDUCATE. STRATEGIZE. PROTECT. ELEVATE.

Stephan Crawford

CHIMAIME "CORY" MCNEALY
 SALES MANAGER

"Cory" as we call him, coordinates the activity of our team members in the area of life insurance and Medicare sales here in the Charlotte, NC metropolitan area. Cory is authorized to sell life, health, Medicare supplement, long term care and annuities.

In addition, he holds a property & casualty insurance license for all of our auto & home insurance needs. Cory strives to specialize in helping clients find value benefits that fit their needs and their budget.

Furthermore, he believes "People should trust their gut when you see that the best solution for their situation and not a "One size fits all" philosophy" that he works with other agencies not working with FIG. Gene continues a reason to do business with you by doing what's right by the customer."

LICENSED & AUTHORIZED TO OFFER

LIFE INSURANCE

HEALTH INSURANCE

MEDICARE SUPPLEMENT

LONG TERM CARE INSURANCE

ANNUITIES

PROPERTY & CASUALTY INSURANCE (AUTO & HOME)

FINANCIAL COMMITMENT **STRATEGIC PLANNING** **PROTECTING YOUR LEGACY** **ELEVATING YOUR FUTURE**

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Cory McNealy

Who We Serve

Individuals/
Families

Employer
Groups

Business
Owners

Contractors



THE IMPORTANCE OF HEALTH COVERAGE TODAY

— Millions of Americans Still Lack Health Insurance —



UNINSURED IN AMERICA (2025–2026 ESTIMATES)



MEN WITHOUT INSURANCE

12%–13%

of men ages 19–64 are uninsured



WOMEN WITHOUT INSURANCE

9%–10%

of women ages 19–64 are uninsured



OVER 27 MILLION AMERICANS REMAIN UNINSURED

Total estimated uninsured Americans in 2025–2026:

27 – 31 MILLION

KEY TRENDS GOING INTO 2026



Men continue to have higher uninsured rates than women.



Young adults and self-employed individuals remain among the highest uninsured groups.



Rural communities continue experiencing elevated uninsured rates and reduced access to healthcare.

WHY HEALTH INSURANCE MATTERS

Health insurance helps provide:



ACCESS TO PREVENTIVE CARE

Catch health issues early and stay healthier.



PROTECTION FROM COSTLY BILLS

Helps protect you from high medical expenses and emergencies.



NATIONWIDE PPO NETWORK ACCESS

Choose from thousands of quality doctors and specialists.



BETTER HEALTH OUTCOMES

Manage chronic conditions and improve overall wellness.



MENTAL HEALTH SUPPORT

Access to counseling and behavioral health services when you need them.

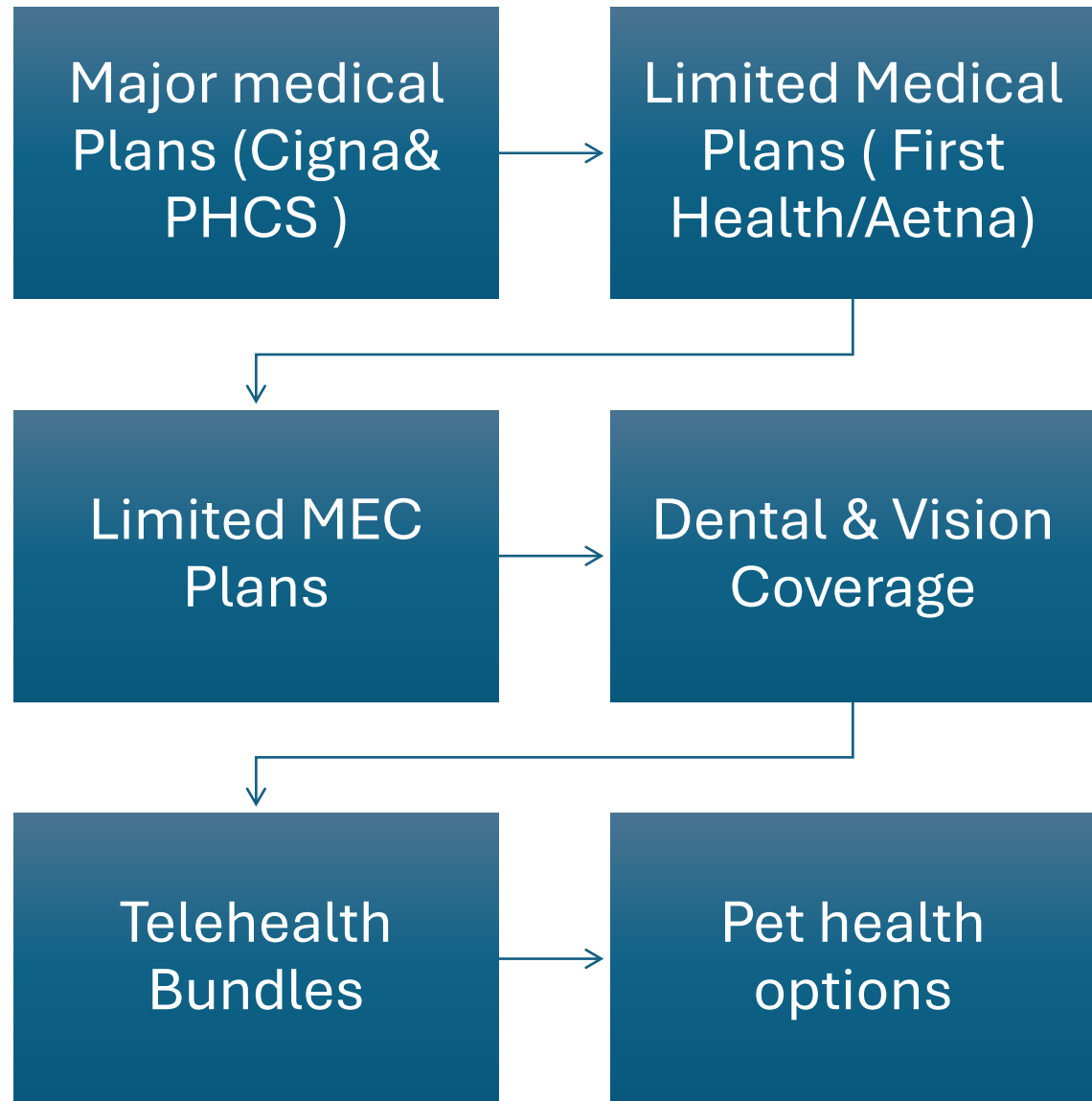


One unexpected illness or emergency can create thousands in medical expenses. Affordable health coverage helps protect both your health and your financial future.



Sources: U.S. Census Bureau – American Community Survey (2023); KFF Health Insurance Coverage Estimates (2024); Urban Institute Projections (2025). Estimates for 2025–2026.

Our Health Plan Options





MAJOR MEDICAL PLAN COMPARISON

PHCS vs. CIGNA Networks

Same Great Benefits. Different Networks. You Choose.

Major Medical Plans

Comprehensive Coverage

Ideal for Chronic Conditions and frequent visits

Utilizes PPO Networks Cigna & PHCS

Portable in 50 states



Major Medical Plans

Network: PHCS (49 States)
Not available in New Jersey

PLAN	ULTRA 8000 HSA	ULTRA 6000	ULTRA 3000	ULTRA 1000
Member Only	\$656	\$718	\$820	\$1,103
Member + Spouse	\$1,190	\$1,304	\$1,494	\$2,018
Member + Child(ren)	\$1,058	\$1,159	\$1,328	\$1,792
Family	\$1,568	\$1,718	\$1,970	\$2,663



KEY HIGHLIGHTS

- ✓ Reference-based pricing for greater value and transparency
- ✓ Deductibles from \$1,000 – \$8,000
- ✓ Coinsurance: 0% (HSA) | 70% (Ultra 6000 & 3000) | 80% (Ultra 1000)
- ✓ Preventive Care covered 100%
- ✓ Out-of-Pocket Maximum from \$5,000 – \$9,200 individual
- ✓ MOOP Family up to \$18,900 (except Ultra 1000: \$10,000)
- ✓ \$0 after deductible – HSA Plan (Ultra 8000 HSA)
- ✓ Prescription copays: \$15 / \$65 / \$100 / \$85



Major Medical Plans

Network: CIGNA (All 50 States)

PLAN	ULTRA 8000 HSA	ULTRA 6000	ULTRA 3000	ULTRA 1000
Member Only	\$782	\$855	\$979	\$1,318
Member + Spouse	\$1,423	\$1,559	\$1,787	\$2,416
Member + Child(ren)	\$1,265	\$1,385	\$1,588	\$2,145
Family	\$1,876	\$2,056	\$2,358	\$3,190



KEY HIGHLIGHTS

- ✓ Traditional co-pay plans with nationwide access
- ✓ Deductibles from \$1,000 – \$8,000
- ✓ Coinsurance: 0% (HSA) | 70% (Ultra 6000 & 3000) | 80% (Ultra 1000)
- ✓ Preventive Care covered 100%
- ✓ Out-of-Pocket Maximum from \$5,000 – \$9,200 individual
- ✓ MOOP Family up to \$18,900 (except Ultra 1000: \$10,000)
- ✓ \$0 after deductible – HSA Plan (Ultra 8000 HSA)
- ✓ Prescription copays: \$15 / \$65 / \$100 / \$85



Both networks offer the same comprehensive benefits with competitive pricing.



Choose the network that best fits your location and provider preferences.



SAME GREAT BENEFITS. YOU CHOOSE.

Rates are monthly premiums. All benefits and rates are subject to change. Refer to the Summary of Benefits and Coverage (SBC) for complete details.

Limited MEC & MVP Plans

Lower monthly cost than traditional major medical

Includes limited hospital and surgical benefits

Uses First Health (Aetna) Network- in all 50 states

Best for generally healthy individuals

MEC & MVP PLANS – PRICING HIGHLIGHTS

Guaranteed Issue | First Health (Aetna) Network | Nationwide



**Ford
Insurance Group**

— PROTECTING WHAT MATTERS MOST —

MONTHLY RATES (MEMBER ONLY)



**ULTRA
ADVANTAGE**

\$481
/month



**ULTRA
MEC**

\$527
/month



**ULTRA
GOLD**

\$682
/month

FAMILY PRICING (EXAMPLES)



Family: **\$1,032 – \$1,448** /month



Spouse: **\$780 – \$1,161** /month

BEST FOR:



Generally
healthy individuals



Those needing
some hospital
protection



Clients between
major medical
plans

KEY VALUE POINTS



\$0 Deductible Plans



Preventive Care Covered 100%



Includes Hospital & Surgical
Benefits (Limited)

COPAYS FOR KEY SERVICES:



Primary Care \$15 – \$25



Specialist \$25 – \$50



ER ~\$350 copay
(limited visits)



Affordable coverage with limited hospital & surgical benefits – built for your peace of mind.



MORE BENEFITS. MORE SAVINGS. MORE WAYS WE SUPPORT YOU.

The FIG Health Companion Plan includes exclusive programs to help you save on prescriptions and achieve your health goals.



Capital Rx Advantage Savings

DISCOUNT CARD
Save up to **90%** on prescriptions

Exclusive discounts of up to **90%** off most popular medications

Accepted at over **65,000** retail pharmacies nationwide

Easy to use. **Instant savings.** No enrollment required.



Use at your favorite pharmacies:

and more!



GLP-1 WEIGHT LOSS MONTHLY PLAN

AFFORDABLE. ACCESSIBLE. RESULTS THAT LAST.

A medically guided program designed to help you reach your weight loss goals with **GLP-1** medications.

Licensed provider consultation and evaluation

GLP-1 medication prescribed if appropriate

Ongoing support, progress tracking & guidance

Medications delivered conveniently to your door

- ✓ No long-term contracts
- ✓ No hidden fees
- ✓ Cancel anytime
- ✓ Support every step of your journey



ALL PART OF YOUR FIG HEALTH COMPANION PLAN



24/7 Virtual Care Access



Mental Wellness Support



Televet Care for Your Pets



FootprintID Health Records



Care Navigation & Support



BETTER BENEFITS. BETTER HEALTH. BETTER YOU.



ONE PLAN. MANY WAYS WE CARE.

Your health. Our priority. **Together, we're better.**





Explore your medical weight loss offering

Your access to tailored treatments designed to improve your overall well-being.*



Medical weight loss

Compounded GLP-1 medications.

Unlock faster weight loss results

Get access to some of the lowest pricing on compounded GLP-1s through this exclusive virtual medical weight loss program.

What's included in your plan pricing?

Access sustainable weight loss wherever, whenever.



Comprehensive metabolic labs related to medical weight loss.



Initial and follow-up visits to track program success and manage side effects.



Sign up today!

Scan to activate your benefits:

agiletelehealth.com/fig-health-526



Need help?

Subscription & billing support: If you have already signed up for a program and have non-medical questions about your subscription or billing, contact support@agiletelehealth.com.

Medical questions: If you have already signed-up for a program and have

Getting started is simple

1

Choose your program

Go to the unique program webpage.

2

Complete a qualification quiz

A five-minute assessment will determine eligibility.

3

Meet with a licensed provider

If eligible, a licensed provider will review your medical history and discuss program options with you.

4

Medication sent to your doorstep

If prescribed, your medication is shipped directly to your doorstep—no pharmacy visit required.

*Medications will only be prescribed by a licensed provider if deemed medically appropriate after a thorough consultation. Not available in all 50 states. Results are not guaranteed and may vary by individual. Please visit our website for important drug safety information. The FDA does not approve nor review compounded products for safety, effectiveness, or quality.

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LifeLine Limited MEC Plans

- Very affordable monthly premiums
- Infrequent doctor visits
- Annual preventative 100% covered
- True RX plan

Does Not Include

- Hospital or surgical coverage
- Gold& Platinum – Hospital Indemnity

Lifeline MEC Pricing



Limited LifeLine Plans PRICING HIGHLIGHTS

Affordable, Everyday Coverage (PHCS Network)

MONTHLY RATES (MEMBER ONLY)



BRONZE

\$135

per month



SILVER

\$176

per month



GOLD

\$188.50

per month



PLATINUM

\$288.50

per month

FAMILY PRICING (EXAMRLES)



FAMILY

\$354 – \$791

per month



SPOUSE

\$244 – \$521

per month

VISIT COPAYS*



PRIMARY CARE
VISITS

\$15



SPECIALIST
VISITS

\$40



URGENT CARE
VISITS

\$75

*Copays may vary by plan. Please refer to plan documents for details.

KEY VALUE POINTS



\$0 TELEMEDICINE
(Unlimited)



LOW RX COPAYS
\$15 / \$30 / \$50 / \$75



**GOLD & PLATINUM INCLUDE
HOSPITAL INDEMNITY**

- Up to \$2,500 admission benefit
- Daily hospital confinement benefits

BEST FOR

- ✓ Budget-conscious clients
- ✓ Individuals with minimal doctor visits
- ✓ Supplemental everyday coverage



AFFORDABLE. ACCESSIBLE. ESSENTIAL.
Protection for life's everyday moments.



**NATIONWIDE PPO NETWORK
PHCS NETWORK**



FIG HEALTH BUNDLES

More coverage. More support. More value.

The FIG Health Personal Care Benefit Program is designed to fill the gaps and give you the **protection and peace of mind** you deserve.



Helps offset high deductibles & out-of-pocket costs



Access to telehealth & virtual care services



Wellness, advocacy & support programs



Prescription savings & discount programs



Affordable options for individuals & families

NOW AVAILABLE!
FIG Health Bundles



Better benefits
Better life.

FIG Health Personal Bundles



EXPLORE YOUR OPTIONS TODAY!
fighealthgroup.com/healthcare-bundles



Have questions?
We're here to help!



PROTECT YOUR HEALTH.
Customized benefits that work for you.



STRENGTHEN YOUR COVERAGE.
Fill the gaps and reduce financial stress.



SIMPLIFY YOUR BENEFITS.
One program. More value. Total peace of mind.

FIG Bundles Personal Care



FIG BUNDLES

Comprehensive Benefits. Simplified. Affordable. Built for You.

WHAT'S INCLUDED	BUNDLE 1	BUNDLE 2	BUNDLE 3	BUNDLE 4
	Core Essentials	Enhanced Value	Complete Care	Total Wellness
Virtual Care Telemedicine 24/7 Access	✓	✓	✓	✓
Virtual Care Mental Health 24/7 Access	✓	✓	✓	✓
Pet Telehealth \$10 Copay	✓	✓	✓	✓
Consumer Direct Lab Access	✓	✓	✓	✓
Prescriptions Generic Only Rx	✓	✓	✓	✓
Patient Advocacy Services	✓	✓	✓	✓
Virtual Personal Fitness Training		✓	✓	✓
Virtual Personal Fitness with Personal Coach				✓
Benalign Perks Program				✓
Benalign Personal Benefit Marketplace				✓
	Individual \$14.95	Individual \$27.95	Individual \$38.95	Individual \$52.95
	Individual + Family \$23.95	Individual + Family \$37.95	Individual + Family \$50.95	Individual + Family \$65.95





Free Prescriptions For Everyone!

Prescription drug prices have skyrocketed over the last few years making them unaffordable for many. You shouldn't have to choose between feeding your family or taking your medications. Our mission is to help others gain access to affordable care. With our prescription plan, you actually PAY NOTHING for your prescriptions. Through strategic partnerships and our buying power, we give you access to the most widely used generic medications for **FREE!**

1000 MOST WIDELY PRESCRIBED MEDICATIONS



FREE WITH MONTHLY MEMBERSHIP
AS A STANDALONE PLAN OR INCLUDED WITH YOUR FIG HEALTH COMPANION PLAN

Acute Medications (Immediate Need)

If you have an immediate need for these types of medications, members will be able to pick up these medications at their local retail pharmacy. This part of the program makes available the top 250 most prescribed acute medications for FREE, for up to a 21-day supply at over 68,000 pharmacies nationwide.

View Our List Of Free Acute Medications At Our Website

Chronic Medications (Regularly Refilled)

These drugs are prescribed for chronic, long-term conditions and are taken on a regular, recurring basis. Examples of chronic conditions are: high blood pressure, high cholesterol and diabetes, to name a few. These drugs are well-established medications that have proven safety and effectiveness and are considered standard therapy options for the treatment of common chronic conditions.

View Our List Of Free Chronic Medications At Our Website

Pharmacy Coaching Professionals You Can Count On!

Our Pharmacists Are Here To Help!

Dental & Vision Plans

Delta Dental

- Nationwide Coverage
- No Waiting Period
- Comprehensive Dental (1000 & 1500)
- Carry- over Benefit*
- Preventative, Basic & Major Services

VSP Vision Plan

- No Waiting Periods
- Nationwide coverage
- Routine exams, Glasses and Contacts







Ford Insurance Group





DELTA DENTAL PLAN OPTIONS



— Quality Dental Coverage You Can Count On. —

Choose the plan that fits your needs and budget.

 DELTA DENTAL 1000		ANNUAL MAXIMUM \$1,000		
BENEFITS	IN-NETWORK	OUT-OF-NETWORK		
 Preventive & Diagnostic Exams, Cleanings, X-rays, Fluoride, Space Maintainers	100%	80%		
 Basic Services Fillings, Simple Extractions, Oral Surgery, Root Canals, Sealants	80%	50%		
 Major Services Crowns, Bridges, Dentures, Repairs, Implants	50%	50%		
ANNUAL DEDUCTIBLE	\$50 Per Person	\$150 Family Maximum	\$100 Per Person	\$300 Family Maximum

 DELTA DENTAL 1500		ANNUAL MAXIMUM \$1,500		
BENEFITS	IN-NETWORK	OUT-OF-NETWORK		
 Preventive & Diagnostic Exams, Cleanings, X-rays, Fluoride, Space Maintainers	100%	80%		
 Basic Services Fillings, Simple Extractions, Oral Surgery, Root Canals, Sealants	80%	50%		
 Major Services Crowns, Bridges, Dentures, Repairs, Implants	50%	50%		
ANNUAL DEDUCTIBLE	\$50 Per Person	\$150 Family Maximum	\$100 Per Person	\$300 Family Maximum

 MEMBER ONLY \$57.00 /month	 FAMILY \$159.00 /month
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 MEMBER ONLY \$61.50 /month	 FAMILY \$174.00 /month
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- 
PREVENTIVE CARE 100% COVERED
 Keep your smile healthy with no extra cost.
- 
COVERAGE YOU CAN COUNT ON
 Comprehensive benefits for your dental needs.
- 
ACCESS TO A LARGE NETWORK
 Choose from thousands of Delta Dental PPO providers.
- 
ROLL OVER BENEFIT
 Maximize your benefits year after year.

 **Better Coverage. Healthier Smiles. Greater Savings.**

Benefits may be subject to limitations and exclusions. See Summary of Benefits and Coverage (SBC) for details.

VISION INSURANCE

POWERED BY **VSP**

DELTA DENTAL

DeltaVision® in partnership with VSP®



QUALITY VISION CARE. AFFORDABLE PRICING.

Routine eye care helps protect your long-term health and quality of life.

PLAN BENEFITS



EXAM

Focus on your eye health
\$10 copay | Every 12 months



LENSES

Clear vision for the way you live
Every 12 months



FRAME

Style meets value
\$130 allowance | Every 24 months
\$70 allowance at Walmart, Sam's Club and Costco



CONTACT LENSES

Freedom of choice
\$130 allowance | Every 12 months
(in lieu of frames)
Medically necessary contacts covered in full after copay



LENS ENHANCEMENTS

Custom options for your best vision
Discounts available

WHAT'S COVERED

	IN-NETWORK	OUT-OF-NETWORK
Eye Exam	\$10 copay	Up to \$45
Single Vision Lenses	Included	Up to \$30
Bifocal Lenses	Included	Up to \$50
Trifocal Lenses	Included	Up to \$65
Progressive Lenses	Included	Up to \$50
Frames	\$130 allowance (\$70 at Walmart, Sam's Club & Costco)	Up to \$70
Elective Contacts	\$130 allowance	Up to \$105
Medically Necessary Contacts	Covered in full after copay	Up to \$210



FREQUENCY:

Exam/Lens: Every 12 months | Frame: Every 24 months | Contacts: Every 12 months

FIND A VSP PROVIDER



It's easy to find a VSP doctor.

1. Visit: www.vsp.com
2. Click: Find a Doctor
3. Search by location, office name or doctor name.

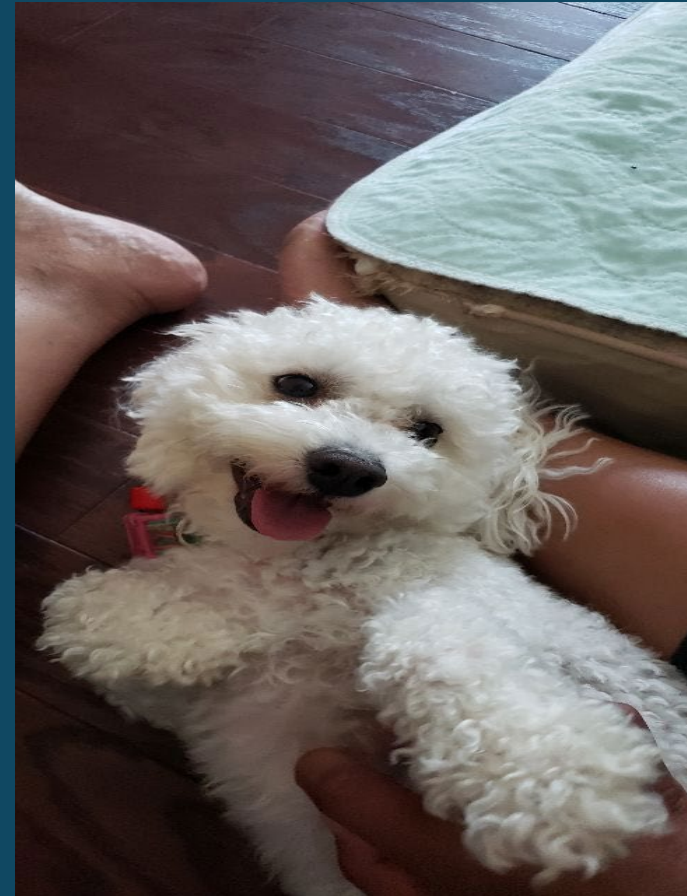
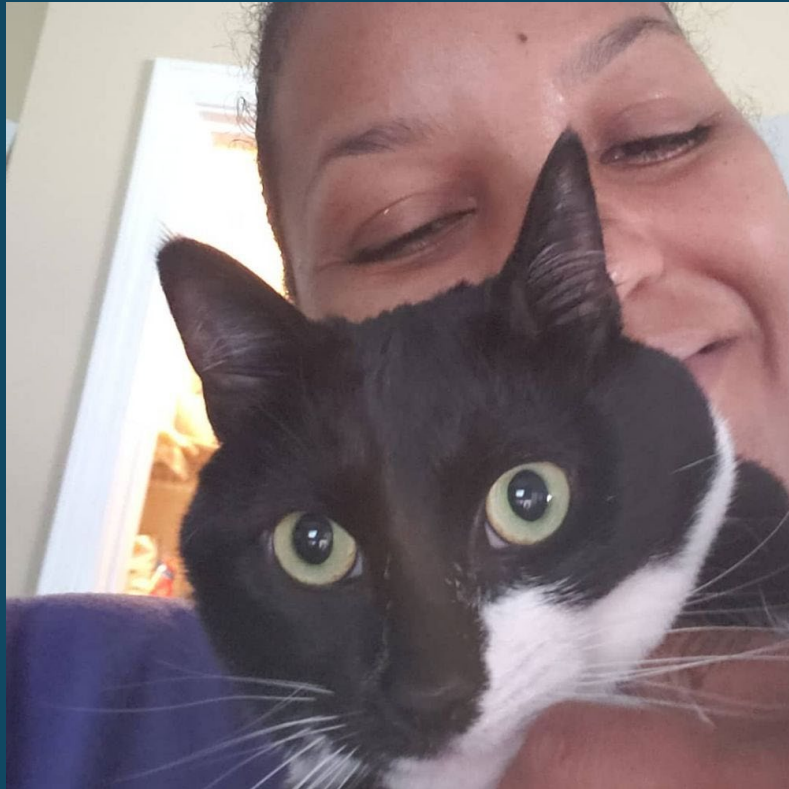
The VSP network includes thousands of private practice doctors and national retailers.



MONTHLY RATES

COVERAGE LEVEL	VSP CHOICE NETWORK	OUT-OF-NETWORK
Member Only	\$7.48	\$5.64
Member + Spouse	\$14.14	\$10.34
Member + Child(ren)	\$14.28	\$11.32
Member + Family	\$22.60	\$17.94

**We haven't forgotten about
the fur babies!**

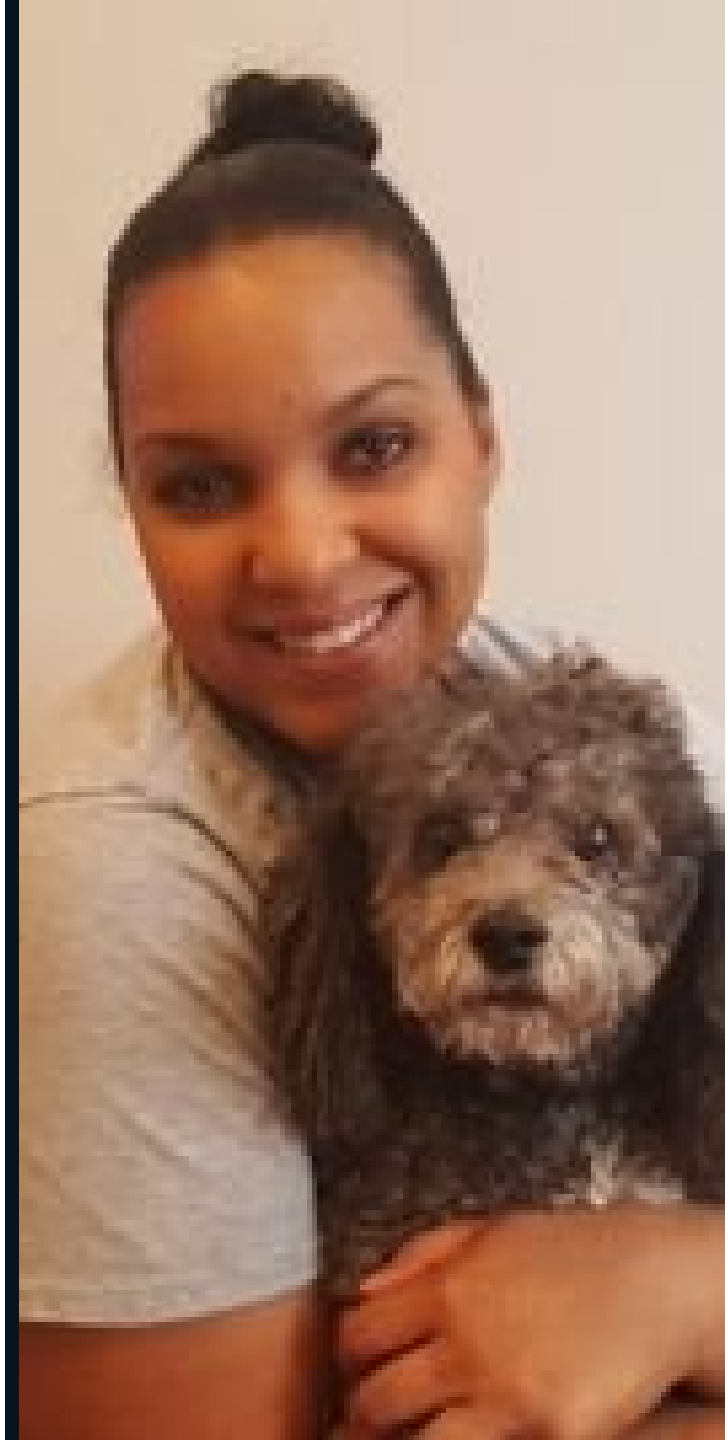
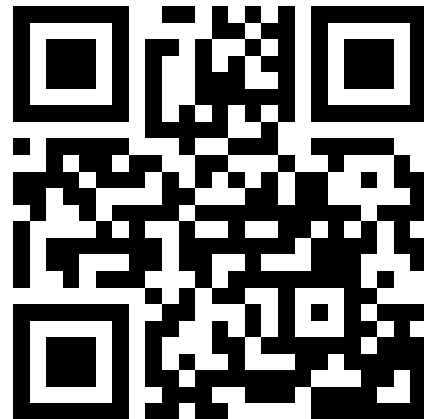


Peppi's Paws



Peppi's Paws

- Pet Televelt
- Discount on pet insurance
- Access to online pet shop for food and supplements
- Educational monthly blog and resources
- Support for your Pets Year-around



HAPPIER PETS. HAPPIER EMPLOYEES.

NEXT LEVEL PET BENEFITS

Increase engagement and improve employee satisfaction with easy-to-offer pet benefit plans.



PET BENEFITS ARE IN DEMAND



67%

of U.S. households have a pet¹



45%

of pet parents allocate as much or more money for their pet's health expenses as their own²



77%

of dog owners consider vet bills of \$2,000 or less to be unaffordable³

PET PLANS BEYOND COMPARISON



EASY TO IMPLEMENT

We handle every step of the way.



EXPERT SUPPORT

One-on-one support from our benefit experts.



EMPLOYEE APPROVED

Benefits that matter to pet-loving teams.



TRUSTED PARTNER

Backed by Wishbone and decades of insurance expertise.



Peppi's Paws

— We've Got Your Paws Covered —

CONTACT ME FOR A CUSTOM PROPOSAL:

✉ Emilia@fordinsurancegroup.com

☎ (704) 970-0679

Emilia Crawford

Peppi's Paws

Ford Insurance Group, Inc



PET BENEFITS SHOW YOU CARE.

Support your team.
Strengthen your culture.
Make a lasting impact. ❤️



Peppi's Paws Powered by Wishbone | www.peppispaws.com

Sources: ¹American Pet Products Association (APPA) ²BPM ³Forbes Advisor





FIG

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Comprehensive Property & Casualty Insurance Solutions for You, Your Family and Your Business.

At FIG Shield Insurance, we provide reliable coverage and exceptional service to help protect your property, assets and future.



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- Loss of Use Coverage
- Coverage for Theft, Fire, Wind, Hail & More



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- Collision Coverage
- Comprehensive Coverage
- Uninsured/Underinsured Motorist Protection
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- Buildings & Business Personal Property
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- Equipment Breakdown
- Fire, Wind, Hail & More



GENERAL LIABILITY INSURANCE

- Bodily Injury Protection
- Property Damage
- Personal & Advertising Injury
- Legal Defense Coverage



COMMERCIAL AUTO INSURANCE

- Coverage for Business Vehicles
- Liability Protection
- Physical Damage Coverage
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-  Replace lost income so you can focus on recovery—not financial stress.
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-  Protect your family's future and financial security.
-  Maintain your lifestyle and achieve your long-term goals.



PROTECT YOUR BUSINESS OVERHEAD



-  Pay fixed business expenses (rent, utilities, loans, etc.)
-  Retain your valuable team
-  Protect cash flow and business stability
-  Preserve the value of your practice or business



BECAUSE LIFE DOESN'T STOP WHEN YOU CAN'T WORK.



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FINANCIAL SECURITY
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COVERAGE WHEN YOU NEED IT MOST



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& RETIRE ON YOUR TERMS.



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Potential for tax-free retirement distributions.



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NO CONTRIBUTION CAPS

No contribution caps like a Roth IRA.



NO RMDs

No required minimum distributions (RMDs).



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Designed to help supplement retirement income.



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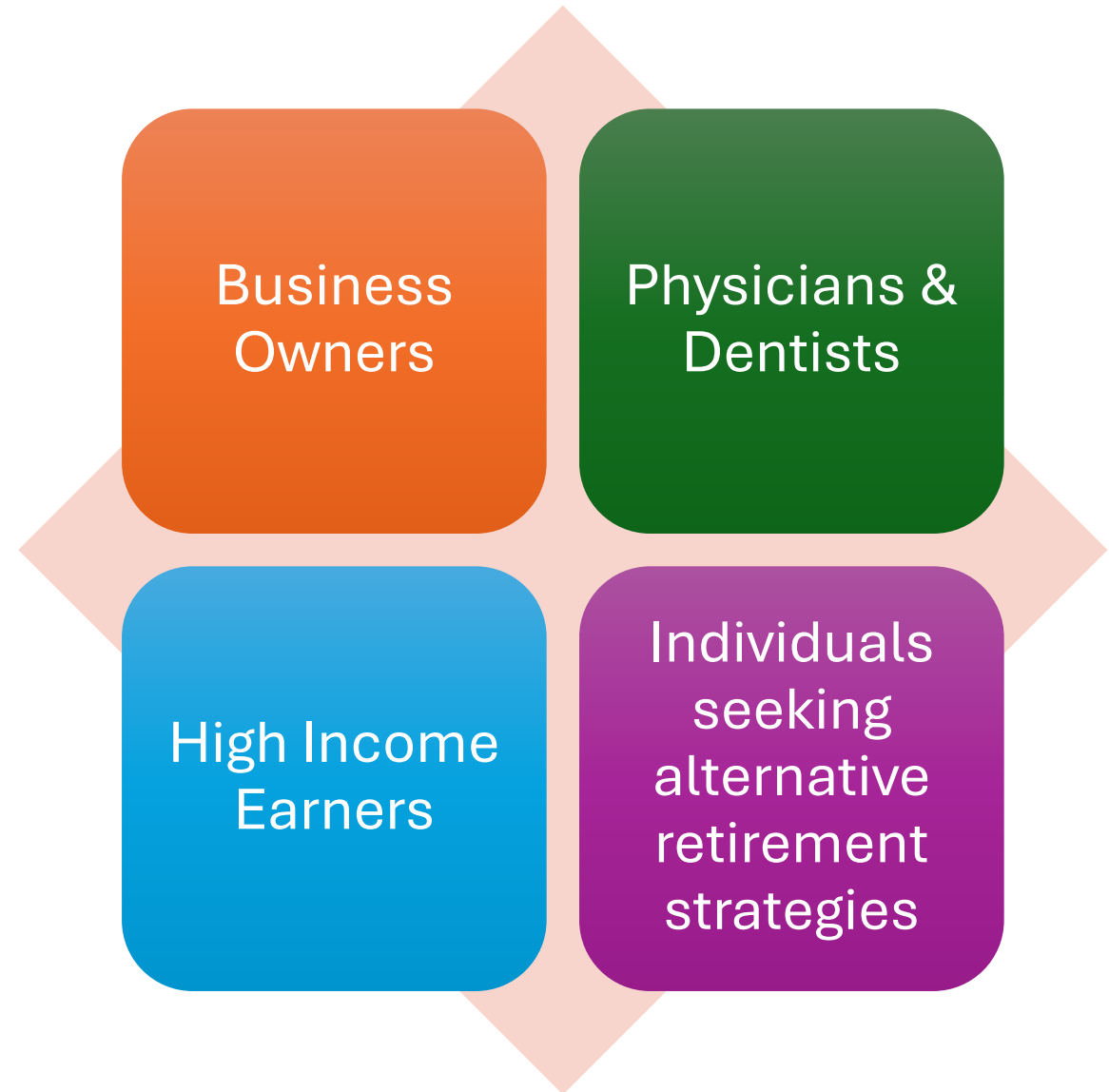


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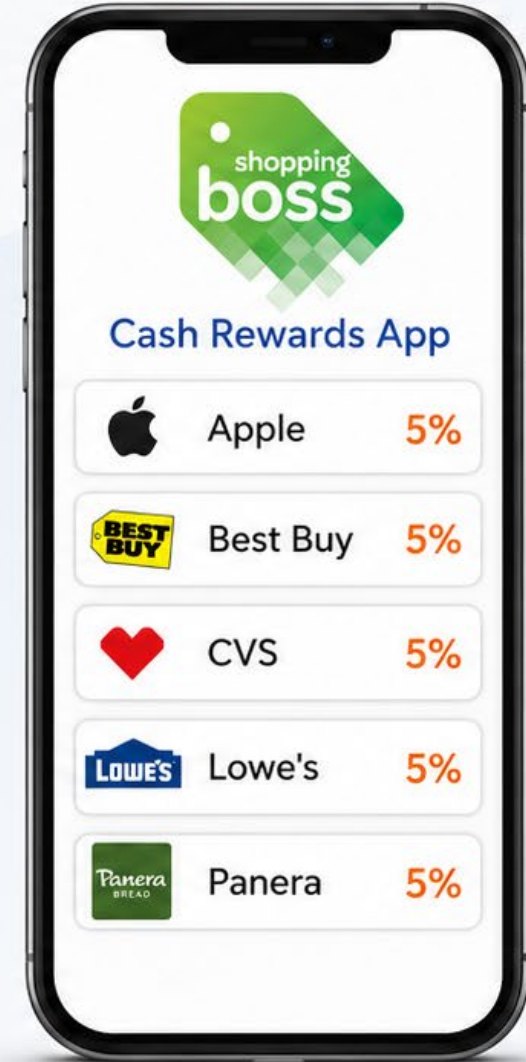
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Emilia Crawford

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