

For your product needs, Optavise offers in-house voluntary benefits from Washington National Insurance Company, a top carrier with over 110 years' experience. Our broad portfolio meets the needs of employers and employees, while our enrollment technology and ongoing advocacy help reduce costs and increase benefits engagement.

## Supplemental Health Insurance

- ▷ **Accident**  
Important protection from the costs of unexpected covered injuries
- ▷ **Critical illness**  
A simple solution that helps cover the costs of covered critical illness and injury
- ▷ **Cancer**  
Supplemental cancer coverage with enhanced treatment options and advocacy support
- ▷ **Heart and stroke**  
Supplemental coverage for heart- and stroke-related hospitalizations
- ▷ **Hospital indemnity**  
Valuable protection against the costs of hospital stays
- ▷ **Short-term disability**  
Customizable coverage that protects income in the event of short-term disability

## Life Insurance

- ▷ **Universal life insurance**  
Lifelong coverage with a flexible death benefit and premiums, plus cash value accumulation at a guaranteed minimum interest rate
- ▷ **Group term life insurance**  
Term coverage with a monthly death benefit that can help replace lost income, plus an optional lump-sum payout

## ADDITIONAL OFFERINGS

Our partnerships with third-party carriers enhance the total voluntary benefits package offered to employees.

- ▷ **Dental and vision**  
Beyond-the-basics dental and vision benefits are available as true group or individual coverage
- ▷ **Group Accident, Group Critical Illness & Group Hospital Indemnity**  
Valuable coverage that helps protect employees from the unexpected costs of covered critical illnesses, injuries and hospital stays
- ▷ **Additional partnerships include:**
  - ▶ Short- and long-term disability
  - ▶ Group term life
  - ▶ Individual term life
  - ▶ Individual permanent life
  - ▶ Medical gap
  - ▶ Pet insurance
  - ▶ HSA, FSA and HRA plans

Our enrollment services and year-round advocacy services help increase client satisfaction and employee plan adoption. And our custom communication and virtual enrollment platform, Optavise Now, helps drive higher participation through our network of benefits educators.

## Technology and Services

- ▷ **Optavise Now**  
The Optavise Now platform facilitates enrollment communications, scheduling and remote benefits meetings. Designed to increase employee engagement and satisfaction, Optavise Now provides pre-enrollment communication and endorsement from the employer, enhancing both face-to-face and virtual enrollment participation.
- ▷ **Optavise advocacy**  
Our comprehensive benefits advocacy service helps employees make informed healthcare decisions and improves satisfaction with company benefits. Employees have year-round access to experienced advocates who can help them shop for healthcare, answer benefits questions, find in-network providers and resolve claims issues.
- ▷ **Optavise education**  
Through confidential, one-on-one conversations with employees, our benefits educators and agents help employees navigate the complexities of healthcare, wellness programs, and many other benefits concepts during the open enrollment period.
- ▷ **Optavise online enrollment**  
The Optavise online enrollment platform pairs people with technology. Onsite and remote employees receive in-person or virtual support from our experts while selecting benefits from our innovative online platform. This one-stop benefits shopping experience creates higher worker satisfaction.
- ▷ **Optavise benefits administration**  
Employers rely on our benefits administration support to help assure compliance, contain costs and provide for the well-being of their employees. Our technology assists with reporting, billing and COBRA to reduce administrative workload.
- ▷ **Optavise communications**  
We listen to employer challenges and then develop a comprehensive, year-round communication strategy that helps employers meet their goals for their benefits program. Our experienced writers are experts in communicating clearly, compellingly and accurately about employee benefits.
- ▷ **Optavise compliance communications**  
Employers are faced with implementing and communicating more than 80 employee benefit regulations. Our compliance team has decades of experience and provides comprehensive support, helping reduce risk of fines and litigation while improving participant understanding.

[Optavise.com](https://www.optavise.com)

Benefits available may vary based on plan elected and premiums are based on the level of coverage selected.

All products and riders are subject to state availability. Washington National Insurance Company is an insurance provider only and is not a plan sponsor, trustee, administrator or fiduciary. LIMITED-BENEFIT POLICIES. These policies have limitations and exclusions. For costs and complete details of coverage, contact an agent.

Supplemental health and life insurance policies underwritten by Washington National Insurance Company, home office Carmel, IN.