

A DEFINED CONTRIBUTION APPROACH TO BENEFITS

Employees elect Group Life, Voluntary Life, Short Term Disability, Dental or Vision benefits that best fit their needs

Defined Contribution:
a defined amount the employer contributes to premiums for employee benefits.

Employee Benefit Options

The employer may choose any combination of the following benefits to make available to employees:

- Base Life/AD&D
- Voluntary Life
- Short Term Disability
- Dental
- Vision
- Accident
- Critical Illness
- Hospital Indemnity

Employer Contribution Requirements

Minimum employer contribution is \$25 per employee per month for benefits, however there is no limit.

Defined Contribution is like handing out a gift card to use for benefits.

Steps to Defining the Plan Offering

- 1 Decide who is eligible
- 2 Determine your contribution amount
- 3 Choose your menu

Advantages for Both Employer and Employee

- Employer sets budgetable contribution amount
- Employees choose the benefits they need using the employer contribution
- Simpler benefit communication process
- Ease of enrollment with generous underwriting
- The employer's defined contribution remains the same from year to year unless you decide to increase it

Benefits Your Employees Need at a Cost You Can Afford!

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