



# Employee Benefits

**ERMA** brings you **exclusive benefits** through Ep6ix that combine medical plan options, ancillary and voluntary benefits under one offering. We provide employer consultation along with employee engagement, communication and enrollment.

## Health Plan – Increasing access to affordable healthcare.

- Lower premiums than traditional offerings
- No Deductible options
- Guaranteed Issue (following group approval)
- Minimum 2 enrolled.
- Open Access – No network required.
- Unlimited Telehealth and Teletherapy
- Discounted Diabetic Supplies
- 4 tier prescription plans (top 600 generics \$0 Copay)



HBA Video

## Dental & Vision

- Dental: preventive, basic & major services
- Vision: eye exam, lenses, frames

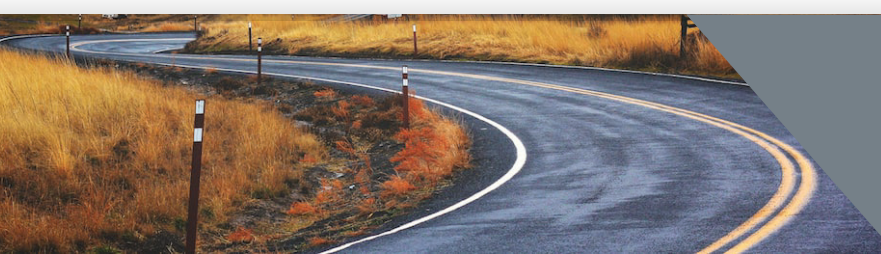
## Supplemental Health Benefits

- Short-Term Disability
- Critical Illness
- Accident
- Hospital

Benefits paid directly to you

## Life Insurance

- Term Life options
- Whole Life options
- Employee, Spouse and Child options



Scan to schedule & review

