# Protection for your most valuable asset – your employees

Blue Cross and Blue Shield of Alabama and Able Benefit Solutions work together to deliver health and ancillary benefits that complement each other. Life, disability, and supplemental insurance plans are the foundation of a competitive benefits plan, providing employees and their families financial security. For employers, these plans provide a way to complement an employee benefits program that allows you to recruit and retain the talent you need to succeed.

## Ancillary experience you can trust

With over 50 years of experience, Able Benefit Solutions offers a variety of group and voluntary supplemental products tailored to meet your needs while complementing major medical coverage.

#### **Customized solutions**

Able Benefit Solutions offers customized solutions for employers and their employees. Whether employer-paid, shared contribution, or employee-paid, we will work with you to find benefits options that best fit your needs. Provide employees and their families protection and peace of mind in the event of a death, disability, accident, critical illness, or hospital stay with supplemental coverage.

# Life and Disability insurance

- Group Term Life
- Accidental Death & Dismemberment
- Short Term Disability
- Long Term Disability
- Voluntary Group Term Life
- Voluntary Short Term Disability
- Voluntary Long Term Disability

# Supplemental insurance

- Accident
- Critical Illness
- Hospital Indemnity

## Online capabilities for administrative ease

Able Benefit Solutions provides access to simplified administration tools that provide real-time connectivity for administrators and consultants. Benefits administration tools offer:

- Access to robust membership and billing platform
- Self-service for membership and administration
- Online Evidence of Insurability (EOI) process
- Established Electronic Data Interchange (EDI) vendors
- Individualized enrollment forms that show specific pricing for each employee

#### How can we help?

Contact your Blue Cross and Blue Shield of Alabama representative at **1-855-525-7288** for more information about Life, Disability or Supplemental products and services.

Blue Cross and Blue Shield of Alabama is an independent licensee of the Blue Cross and Blue Shield Association.

Able Benefits Solutions is an independent insurance agency and operates separately from Blue Cross and Blue Shield of Alabama. Able Benefit Solutions does not sell Blue Cross and Blue Shield of Alabama products.

