

For your product needs, Optavise offers in-house voluntary benefits from Washington National Insurance Company, a top carrier with over 110 years of 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