

Affordable GROUP health insurance program sponsored by Chalice MD and offered by Paychex PEO

# Health Insurance for Independent Dentists and Dental Practices



**It's here, and it's affordable (and accessible) for all.** A health insurance program that is perfect for independent dentists and their families, as well other dental practices or company representatives that do not get coverage through their employer.

Powered by our strategic partnership with Chalice & Paychex® PEO, our exclusive program provides significant savings on comprehensive health insurance with benefits that rival those provided by Fortune 500 companies — it's all here at Chalice MD.



Give yourself, your family, and your peers the high-quality health insurance they deserve and stop compromising on the quality of your insurance due to the outrageous costs most people are fooled into paying. Our program not only elevates the quality of your coverage, we also provide significant savings — with Chalice MD you're covered!

# **Exclusive and Affordable Health Insurance**



## **Big Savings:**

Enjoy average savings between 35-45% when switching carriers.



## **Premium Coverage:**

Access Fortune 500 benefits typically out of reach for individuals or small businesses.



#### **Available to Everyone:**

Whether you are an individual dentist or a group of 1,000+, our plans are designed to meet your needs.

**Chalice MD is an Affordable Group Health Insurance Program EXCLUSIVELY offered to the members of Benco Dental.** Born out of necessity and crafted with empathy, our program fills the void for Independent Dentists and Dental Practices desperately looking for high-quality, affordable health insurance for themselves and their families. We believe in the power of strength in numbers and set out to build a program that brings together dental practices and Independent Dentists to achieve economies of scale.

Our tremendous collective buying power gives us access to Fortune 500 type benefits that are rarely accessible at affordable rates – that's why joining Chalice MD is so important.



# Take control of your healthcare costs today.

Previously, small business options for obtaining health insurance were limited to purchasing plans directly from insurance carriers, or via online marketplaces. Both options come with high premiums, deductibles and out of pocket maximums. Self-employed professionals and businesses of all sizes now have an alternative to private and exchange plans. Through our exclusive relationship with Chalice & Oasis®, a Paychex Company, not only will you have access to competitive group health insurance rates, but you also get back-office support.

- · Save up to 45% when Switching Providers
- Medical, Dental, Vision, Life & Disability
  Insurance
- National Physicians PPO Plans & Networks
- · Free 401(k) Plans & Liability Insurance (EPLI)
- 27% Savings Annually on HR Related Costs
- · Save Up to \$1,775 Per Employee Per Year

# **Chalice MD Advantage**

No minimum participation requirements, and even a business of one can access coverage for themselves and their family. Other solutions and benefits included in the program:

- Free 401(k) Plan for You & Your Employees
- · Professional Payroll Processing
- · Full Administration of All Benefit Plans
- Human Resources Management Services



# **Chalice MD Member Benefits**

Members enjoy the following benefits through Chalice & Oasis®, a Paychex Company:

- · Save Up to 45% when Switching Providers
- Access to Medical, Dental, Vision, Life and Disability Insurance
- Flexible Spending Account (FSA)
- Healthcare Savings Account (HSA)
- · Nationwide Plans and Networks

Professional employer organization (PEO) services provided by Paychex Business Solutions, LLC (Florida employee leasing license GL7), Oasis Outsourcing, LLC (Florida employee leasing license GL42), and their affiliates, which are licensed or registered to provide PEO services where required by law.



# Real People, Real Savings.

# This saved us over \$12,000 per year in premiums!

"We will be ending up with much better health insurance coverage and at about ½ the cost of what we have been paying. That will save us over \$12,000 per year in premiums! There are expenses associated with getting those savings, but we are still going to come out to the good about \$9-10,000 in year 1."

#### A game-changer for us!

"The Group Health Insurance benefits we've added have been a game-changer! They offered us a great medical insurance program, and we also use them for our payroll and 401k administration."

#### We saved over \$45,000!

"After adding in the worker's compensation & ancillary benefit comparison (dental & vision), the overall cost savings generated by the move to Paychex PEO comes to \$45,972 per year!"

Access to this PEO Chalice MD Program changed how we are growing as a firm, in a great way.

"Chalice and Paychex have been good partners for my firm by helping us with benefits that typically are available only to larger organizations. Its been a incredible growth tool for the firm."

#### **Contact:**

### **Maria Petroni Curtsinger**

Senior Sales Consultant (Oasis, a Paychex Company)

Mobile: (919) 909-5423 mcurtsinger@paychex.com

