



# Nippon Life Benefits: A Tradition of Value, Humanity and Service

Benefit Programs Inspired By Compassion



## Nippon Life Benefits: Values to live by

At Nippon Life Benefits, we do things differently.

We believe value is about delivering what people need, when they need it. While cost matters, our highest priority is protecting employees with comprehensive medical, life, disability, drug, dental, vision and wellness programs.

Our concept of value is an expression of our own corporate value of respect, honor, and humanity. Each Nippon Life Benefits employee is guided by a dedication to serve with compassion and fairness. At Nippon Life Benefits, we never forget that we're in a business taking care of people.

### **Our core values: Humanity and healthcare**

- We believe benefits should be provided humanity
- We respect the dignity of every individual we serve
- We fight for the best interests of our clients and their employees
- We demand excellence in ourselves and our partners
- We value your business and are committed to its success

That's why we're different. And that's why private and public sector organizations have chosen us for more than thirty years.

It's time to re-think what an employee benefit provider can be. Work with Nippon Life Benefits today and experience a different kind of employee benefit partner – one driven by and committed to a higher standard of value and responsibility.

## Why choose Nippon Life Benefits?

### We design solutions that communicate respect for employees

We create benefit programs that care for an individual or the well-being of their entire family. We provide a comprehensive range of products.

### We deliver exceptional service

We've earned a national reputation for service excellence. Our programs are supported by a team of knowledgeable professionals committed to understanding your business and helping it grow.

### We offer comprehensive programs and national reach

We provide access to more than 30 national and regional Preferred Provider Organizations (PPOs). Regardless of where your employees are located, we provide coverage to ensure their well being.

### We deliver simplicity

We customize plans to ensure simplicity and understanding. In one package, our plans offer medical, dental, life, and disability coverage, with a single point of contact.

### We're disciplined about claims management

We treat every claim with great care, scrutiny and fairness. Our claims management system assures processing accuracy, payment accuracy and turnaround times that far exceed industry standards.

### We're inspired by helping quality organizations succeed

We're motivated by working with organizations that appreciate and respect their employees by taking care of them.

## Benefits overview: We can meet all your needs

We understand the unique needs of businesses with less than 50 employees and specialize in customized, small group plans. We also work with the *Fortune* 1000 and fast-growing mid-tier companies with 50 or more employees to build plans that simplify complexity.

### We offer a complete range of benefits

- **Medical:** Comprehensive plans for companies and their employees
- **Prescription drug:** Cost savings at the pharmacy or by mail through Caremark® Health Systems' nationwide network
- **Health and wellness:** Comprehensive health assessments and special programs managing rising healthcare costs
- **High-Deductible Health Plans (HDHPs):** High-value, cost-effective coverage with innovative preventive care programs
- **Flexible Spending Accounts (FSAs):** Portable, tax-advantaged savings accounts that give employees control over their healthcare expenses.
- **Dental:** Plans that emphasize both preventive care and choice
- **Vision:** Coverage for routine eye exams, lenses and frames, and contact lenses
- **Life:** Affordable group term and supplemental insurance
- **Disability:** Short and long-term protection for extended disability

With Nippon Life Benefits, your employees stay healthy and manage their needs with confidence.





## Customer service that puts people first

We recognize that our service quality best expresses our regard for your employees. To ensure service excellence, we assign a dedicated team responsible for your account. When employees call in, they are quickly connected to a service team member with first-hand knowledge of your policy.

Our emphasis on treating employees with respect and honor is part of our fundamental belief that the best service is delivered by people who are intimately familiar with your organization and your plans. As our client, you can expect:

- Rapid and accurate claims processing
- A commitment to quality and accountability monitored programmatically
- The ability to reach a “live person” without going through endless voice prompts

### Excellence in program administration

We’ve contracted with Principal Financial Group to manage our billing administration and claims. A best-in-class provider, Principal Financial Group has more than 200 full-time equivalent employees in its Nippon Life Benefits business unit who serve the needs of your organization. Nippon Life Benefits is the largest customer of Principal Financial Group’s National Accounts Division. The companies have worked together for 20 years, and Principal’s largest shareholder is Nippon Life Insurance Company of Japan, parent of Nippon Life Benefits.

## National reach, comprehensive coverage

We provide coverage through MultiPlan's PHCS, one of the nation's largest PPO networks. PHCS delivers broad network access to quality providers by leveraging its strength to negotiate discounts with more than 550,000 providers and 4,300 hospitals in all 50 states.

To ensure maximum value and coverage, we also have agreements with more than 30 high-quality regional and national PPO networks. By arranging coverage through PPOs, we can offer substantial discounts on health care services, with the added security of a stable network of providers.

### Flexible options that take care of your employees

Nippon Life Benefits' plans offer co-pays, annual deductibles and maximum out-of-pocket limits that can be customized to your budget. Depending on the geographic distribution of your workforce, your organization can realize additional savings through our dual-network capability which combines an affordable regional PPO network with our national network.

With our breadth of coverage and commitment to service, Nippon Life Benefits treats you and your employees like people, not numbers. It's part of our commitment to ensure that benefit programs are delivered with humanity and respect for your employees.

## Financial strength, world-class service

Nippon Life Insurance Company of America, a subsidiary of Nippon Life Insurance Company of Japan, one of the world's largest mutual life insurance companies with assets of more than \$400 billion, 200,000 corporate customers, and 10 million policyholders. The Company has offices in major metropolitan areas across the country and an "A-" AM Best rating in 2008. Nippon Life Insurance Company of America has the financial strength and stability essential in selecting a carrier that helps you meet your strategic goals.

### Nippon Life Insurance Company of America

[www.nipponlifebenefits.com](http://www.nipponlifebenefits.com)