

The Bright Choices™ unique new package of health insurance options and other benefits is only available through selected, service-oriented Chambers of Commerce.

The package includes:

- Four or more new **Medical** insurance plans
- Diverse **Dental** options
- A selection of **Vision** plans
- A tax-advantaged **Health Savings Account** (HSA) for qualified health plans
- **Supplemental Health** insurance for accident, cancer and critical illness coverage
- A **Health Discount** plan
- A **Wellness** Program
- Guaranteed access to **Life** insurance for you, your spouse and your children
- **Long-term Disability** insurance
- **Long-term Care** coverage
- **Flexible Spending Account** (FSA) programs
- *And more . . .*

To learn more, contact:

Or contact
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716-803-6190
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BRIGHT CHOICES™

Better Benefits for your Business!



A *new* benefits program with more choice and lower costs

Available only through selected Chambers of Commerce, the **Bright Choices™** program from Liazon increases your choices, lowers your cost and makes it easy for you and your employees to buy the right benefits.



A Marketplace of Benefits Choices. The program provides a full suite of employee benefits from leading carriers. In the Benefits Marketplace, participants can access expanded plans for health, dental, vision, life, disability, and supplemental health insurance.

Lower Benefits Costs. With more choices, the Bright Choices™ program lets you control your benefits costs and define how much you will contribute to benefits. It is a consumer-centric solution that allows you and your employees to buy the right insurance at the right price.

Benefits Consumerism. The award-winning Bright Choices™ Consumer Portal lets users assess benefits needs – both health and wealth – and build a personal *Benefits Portfolio* to meet those needs. The Bright Choices™ portal provides all the tools, tutorials and transactions to make each participant a more effective benefits consumer, and it lets you automate enrollment, eligibility, and billing. Complementing the portal is a consumer advocacy Helpline to answer benefits questions 365 days a year.

More than 1,000 businesses are already experiencing the cost savings, the benefits diversity and the new efficiencies of the Bright Choices™ program.

Now, YOU need to act . . . explore your new choices and see what you'll save.