

OPTIMIZED BENEFITS

Win Cases With A Solution For Uninsured Employees



Optimized Benefits is not insurance, but rather a valuable discount program featuring savings and benefits in the categories of pharmacy, vision, fitness, dental & limited health.

Our brokers have exclusive access to Optimized Benefits for NJ & PA clients as a way to differentiate themselves when competing for groups who have employees who are either not eligible for insurance or cannot afford insurance.

Optimized Benefits is provided at no cost to the broker or the group. Employees access the pharmacy, vision and fitness programs for free and have an option to purchase the voluntary dental & limited health, for which the broker earns a commission. The employee deals direct with each vendor via a customer service number thus eliminating the need for the broker or group to be involved.



Optimized Benefits is available at no cost for all new business written through Emerson Reid. The program is designed to provide the most value to those employees who elect not to purchase insurance or are not eligible for insurance. Spouses, children, parents, and retired family members are also eligible to receive the discounts.

Savings and Vendors

Pharmacy by Agelity



Savings up to 55% on generic drugs and up to 30% on brand name drugs. The Agelity program boasts the largest pharmacy discount network in the country with well over 53,000 participating pharmacies including just about every major pharmacy chain from CVS to Wal-Mart.

Vision by DavisVison



Eye examination for as low as \$45 and a complete pair of designer eyewear for as little as \$98. DavisVison leads the industry in innovative vision care solutions designed to meet the unique needs of each client group.

Fitness by GlobalFit



Up to 50% off membership dues at over 1,500 locations nationwide, including Gold's Gym, Bally's Fitness, Curves for Women and other chains as well as independent fitness clubs. Members enjoy these benefits without the burden of annual contracts and with significant savings on monthly fees!

Dental & Limited Health by Patriot Dental



Patriot Dental is a multi-tiered dental fee-for-service program, providing quality dental care for valued members. An annual exam and x-rays are at no charge at select participating providers in conjunction with a paid annual cleaning. The Limited Health plans are mostly indemnity based, meaning the benefits are usually a specific amount. For example, the plan may pay \$50 for a doctor's visit and \$500 a night in the hospital. It is not insurance, however it is a lower cost alternative to major medical insurance.