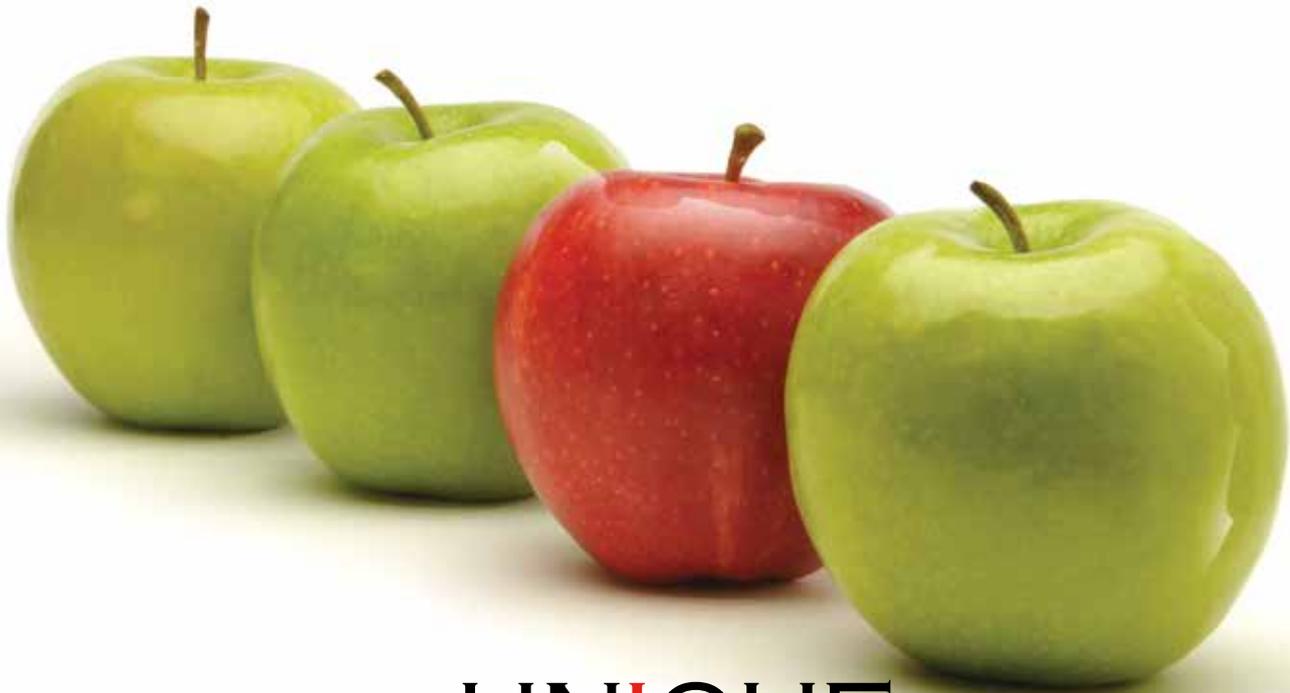


Nippon Life Insurance Company of America®

**Honor | Humanity | Harmony**



**UNIQUE**  
SOLUTIONS

 Nippon Life Benefits®

UNI

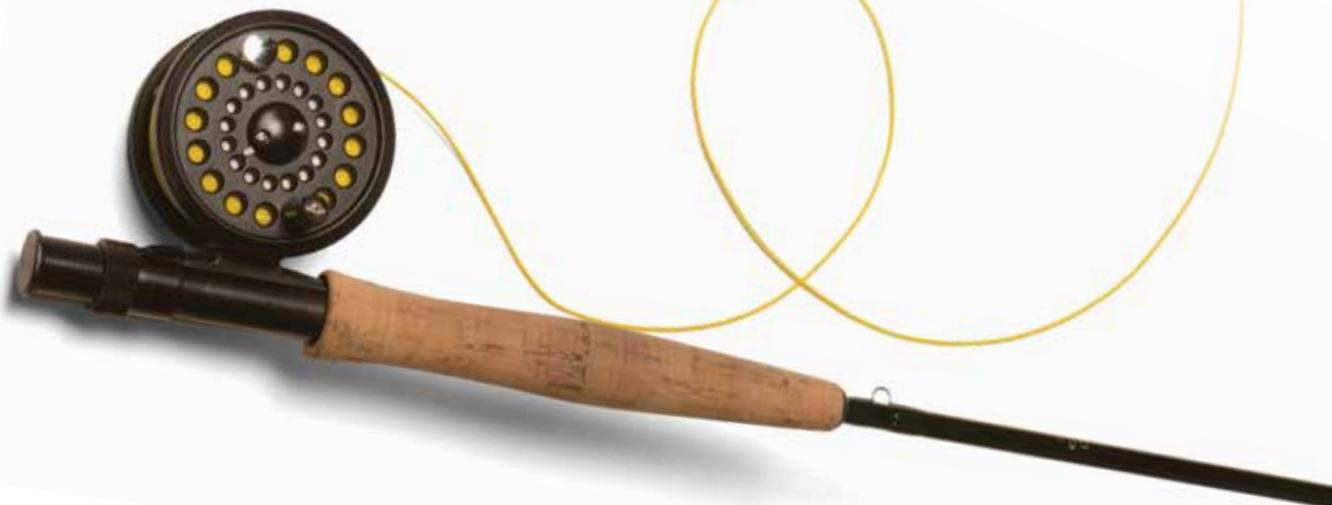


# UNIQUE IS



**The family-owned business** protecting three generations under one medical plan. **The start-up company** dedicated to employee wellness. **The manufacturing plant** covering younger employees and retired workers. **The local business** providing healthcare benefits to full-time and part-time employees. **The fast-growing company** balancing employee medical costs against future expansion.

WHAT MAKES US  
**UNIQUE** IS WHAT  
MAKES US GREAT.



Nippon Life Benefits

# UNIQUE VALUES

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Nippon Life Benefits has focused on delivering innovative employee benefits since 1991. Fully-customizable programs give companies the peace of mind that comes from top-quality protection at prices that help protect the bottom line.

It's a higher standard of value - pairing comprehensive benefits with cost-conscious rates to help today's businesses refocus on doing what they do best.

But Nippon Life Benefits delivers more than monetary value. By valuing the humanity in healthcare, we're committed to delivering a higher standard of protection that revolves more around people and less around paperwork.

The Nippon Life Benefits' standard of value is grounded in our Japanese heritage. Respect, honor and dignity are hallmarks of our business.

- We respect the goals and challenges of the companies we serve.
- We honor their duty to provide meaningful benefits to their employees.
- We pledge to uphold the dignity of every employee and family member protected by our plans.



# WHY US?

**We design** solutions for the individual employee and the well-being of the entire family.

**We simplify** the complex with customizable benefit packages serviced by a single point of contact.

**We deliver** exceptional service with a commitment to understanding your business – and helping it grow.

**We streamline** options to make benefits easy to understand.

**We exceed** industry standards to provide the highest quality to your business and your employees.

**We appreciate** companies with a dedication to their employees and families because taking care of each individual means success for all of us.

## Nippon Life Benefits Overview

# WE CAN MEET **ALL** YOUR NEEDS.

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Fortune 1000 and mid-tier companies often struggle to balance the complexities of today's plans as they grow and expand.

Nippon Life Benefits specializes in providing real-world solutions for companies like these – delivering maximum value, innovative preventive care options, and affordable pricing to help keep the cost of employee benefits within almost any budget.

### **Our employee benefit options include:**

- A wide variety of PPO and HDHP plan options
- Healthcare accounts such as HSAs, FSAs, and HRAs
- Prescription Drug Plans
- Wellness Solutions
- Dental Insurance
- Life Insurance
- Disability Insurance
- Vision Insurance
- Accidental Death and Dismemberment Insurance (AD&D)
- Employee Assistance Program (EAP)

**Best of all:** You have a choice of best-in-class PPO networks with Nippon Life Benefits. You can select world-class access to a wide range of physicians, hospitals and renowned health care facilities. Or if you prefer, choose regional PPOs that may better meet your needs.



## Customer Service

# AN EMPHASIS ON **RESPECT** AND HONOR.

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“Respect” and “honor” aren’t just nice words when you work with Nippon Life Benefits.

We believe delivering the highest levels of service to you and your employees, day in and day out, is the best way to demonstrate our dedication to putting people first.

That’s why our administration services work on a higher level. You can expect:

- Rapid and accurate claims processing so you and your employees can focus on feeling better instead of worrying about medical bills.
- Dedicated customer service based entirely in the U.S. You’ll talk to a “real person” instead of wandering through endless voice prompts.

- Knowledgeable answers from highly-trained benefit experts so you can count on the answers you receive.

- Multi-lingual customer service so you can take care of your questions in English, Japanese, Korean or Spanish.

Whether you have a benefit question, need clarification on a claim, or want to know if a certain procedure is covered, our top priority is treating each person with the utmost honor and respect.

In the end, it all adds up to a commitment to treating employees like people – not numbers.

**LONG-TERM  
COMMITMENT TO  
EMPLOYEES &  
FAMILIES**



## Nippon Life Benefits

# REMARKABLE STRENGTH AND STABILITY

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Nippon Life Insurance  
Company of America Member  
of the Nippon Life ("NISSAY")  
Group

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

Nippon Life Insurance Company of America is the U.S. subsidiary of Japan-based Nippon Life Insurance Company, one of the world's largest mutual life insurance companies, with:

- Approximately \$600 billion in Assets
- Over 60,000 employees
- Nearly 10 million policyholders

Nippon Life Insurance Company of America has an A- (Excellent) rating from AM Best (2014).





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