



# Benefits Guide

For Financial Advisor Use Only

Royal Alliance Associates, Inc. understands that for financial advisors like you, independence is everything. Independence brings with it a new set of challenges, and as a business leader, you are charged with making important choices that impact your employees and family. Taking care of your family and your employees is just one area in which Royal Alliance can help you achieve success. Ours is a partnership that is unmatched in our dedication to improving your business. Just as important though, we give you resources to fulfill the personal needs of those around you.

Royal Alliance has developed a variety of financial advisor-focused programs, encompassing both health care and insurance programs. These programs offer affordable turnkey insurance resources exclusively for our financial advisors, their family members and employees. You can focus on growing your business secure in the knowledge that your family's insurance needs will be met in the event of illness or an accident.

#### **An Affordable Solution**

We have partnered with Augeo Benefits to provide competitive, high-quality benefit choices to our financial advisors. Royal Alliance advisors have access to licensed Augeo Benefits insurance counselors to help guide their selection of proper coverage options. In addition, the rates provided through this program are competitive.

Many small business owners are concerned about how to meet the increasing costs of healthcare when they, an employee or a family member is ill or injured. Royal Alliance, in partnership with Augeo Benefits, is now able to give its advisors an affordable solution.

#### **Augeo Benefits' Medical, Dental and Prescription Drug Coverage**

A variety of coverage choices is available from Augeo. This program offers tremendous flexibility and allows advisors to elect only those benefits they want.

#### **Major Medical Insurance\***

This program includes an array of valuable features typically associated with group health plans including:

- > Nationwide access to more than 300,000 health care providers, 3,700 hospitals and 44,000 pharmacies.
- > Prescription drug coverage
- > A variety of deductible and office co-payment options

\* Major Medical plans are subject to individual underwriting.

- > Inpatient and outpatient services
- > Preventative care

### Limited Medical Insurance

A limited medical insurance option is also available. A nationwide rate applies to each plan level, regardless of age, gender or smoker status. Each level offers a full range of accident- and sickness-based coverage, including:

- > Prescription drugs
- > Annual wellness care
- > Inpatient and outpatient surgery and anesthesia
- > Intensive care
- > Disability coverage
- > Outpatient sickness care
- > Emergency accident and medical services
- > Hospital admission and indemnity coverage

### Medical Discount Program

A comprehensive discount medical program is available through contracts with major “preferred provider” networks; Augeo Benefits provides access to favorable rates. Savings of up to 50% are available on alternative health care,

chiropractic, internal medicine, family practice, OB/GYN and pediatric services through a network of 386,000 qualified doctors and hospitals.

### Free Prescription Drug Program

This program helps you save money on prescription drugs through the use of generic and low-cost brand name drugs and a prescription drug card accepted at more than 42,000 pharmacies nationwide.

### Dental Insurance

This program offers a choice of plans that includes:

- > No enrollment fee
- > Broad coverage for preventative care, cleanings, fillings, extractions, oral surgery, endodontics, periodontics, crowns, bridges and dentures
- > Freedom to choose your own dentist

### Supplemental Insurances

Financial advisors know that being prepared for the future is vital for peace of mind. Supplemental insurance offers financial assistance and aid should medical emergencies and illness arise. These supplemental insurances include:

- > Accident Insurance
- > Cancer Insurance
- > Critical Illness Insurance

### At Royal Alliance, we put your needs first

Our resources are focused on supporting you, your office, and your family and providing you with an easy-to-use, affordable insurance solution. Transitioning to a new broker-dealer is difficult enough; we want to ensure that it will be a process that fits your professional and personal needs. The insurance options we offer help to make the transition to Royal Alliance as simple as possible.

For a free quote or to sign up, call Augeo Benefits at 866-231-4999.



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Member FINRA, SIPC

Augeo Benefits is a separate and independent company from Royal Alliance Associates.

This document provides only brief descriptions of the coverages available. The Policies contain reductions, limitations, exclusions and termination provisions. Not all coverages are available in every state. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, PA, with its principal place of business at 175 Water Street, New York, NY 10038. Full details of the coverage are contained in each Policy. If there are any conflicts between this document and each Policy, the Policy (NUFIC series C11696 DBG) shall govern. NUFIC does not solicit business in New York.