

# Insurance Programs Exclusively for Childcare Partners



Daycare Advantage understands the insurance needs of the childcare industry. We offer our Childcare Partners access to a one-of-a-kind affordable healthcare plan and other insurance programs only available through our organization.

In most cases, you will get a much lower rate than you could obtain on your own. Childcare center owners can now offer coverage their staff can afford that can be 100% voluntary! Below is a description of some of our unique programs.

UPON REGISTRATION YOU WILL HAVE ACCESS TO FULL DETAILS & ENROLLMENT INFO

## 1. Healthcare Coverage for Staff- Individual Plans starting as low as \$120 a month

- Healthcare Advantage Traditional - coverage from Aetna (full major medical)  
*\*Aetna plans not available in all states*
- Healthcare Advantage Affordable - coverage from Crossamerica (non-traditional)

## 2. Dental and Vision Insurance- 2 plans from Denex Dental

- Full Dental Insurance from \$39/month –  
*Covers nearly all dental procedures*
- Preventive Dental Insurance from \$10/month –  
*Covers exams, xrays, cleanings, and fillings*

### *Notable Features of the Medical and Dental programs*

- *No minimum number of employees is needed*
- *No employer contribution is needed (can be 100% voluntary)*
- *Bills can be sent to your center or to the individual's home*
- *Very competitive pricing*
- *Excellent provider networks*



## 3. Childcare Insurance Program- all major markets, Coverage includes;

- |   |                                |
|---|--------------------------------|
| ✓ Building, Contents  | ✓ Sexual abuse and molestation |
| ✓ Loss of Tuition Fees<br>(Business Interruption Insurance) | ✓ Workers Compensation         |
| ✓ General liability   | ✓ Business Insurance           |
| ✓ Professional Liability                                    | ✓ Fidelity and Employee Theft  |
|   | ✓ Student Accident             |

## 4. Pet Insurance as low as \$8 a month

- All members receive a FREE \$200 accidental death policy for their dog or cat!
- Coverage is available that does not get more expensive as your pet ages.
- Many plan options to meet your needs with extremely competitive pricing.

## 5. Group Discounted Auto and Homeowners Insurance

- Renters Insurance also available
- Many members will realize a significantly lower premium.

*Strengthening Your Childcare Options*