

# CALIFORNIA BROKER

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SERVING CALIFORNIA'S LIFE/HEALTH PROFESSIONALS FINANCIAL PLANNERS

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## 2020 DIRECTORY

HEALTH CARRIERS  
GENERAL AGENCIES  
UNIVERSAL LIFE  
DENTAL PLANS  
MEDICARE  
VOLUNTARY BENEFITS  
VISION PLANS  
LONG TERM CARE

THE DIRECTORY IS DESIGNED  
TO PROVIDE CRITICAL INFORMATION  
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# CALIFORNIA BROKER

## 2020 DIRECTORY

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Our goal for the California Broker Directory has always been to make life easier for life/health brokers and financial planners in California. The Directory is designed to provide you with all the critical information you need to thrive as a broker/planner in California. We try to put ourselves in the shoes of a broker or a planner who is new in the state. In a few tightly organized pages, you can scope almost any market you want to jump into.

The first section lists independent life/health brokerage agencies. The second section, which we call "GA Product Sources," tells you which of these brokerage agencies offers products ranging from acupuncture to workers' comp. The last half of the Directory contains profiles of providers such as health carriers and dental plans, plus valuable reference information.

The Directory is also online. Check it out at calbrokermag.com.

The information in the Directory comes from questionnaires that are filled out by the various firms and associations. Every effort has been made to catch mistakes, but errors are almost inevitable.

If your firm would like to be considered for a free listing in the 2020 Directory or if you have suggestions, email directory@calbrokermag.com.

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- Applies to new Covered California for Small Business (CCSB) groups with initial effective dates of 10/1/19, 11/1/19, 12/1/19, 1/1/20.
- Subscriber count (i.e. enrolled employee count) is determined at time of initial enrollment as counted in CCSB systems and is based on medical subscribers only. No retroactive additions will be eligible for incentive payment. Dependents of enrolled employees are not counted.
- Groups must satisfy standard CCSB binder payment requirements for enrolled employees to count towards incentive program payments.
- Business written through partnering General Agencies qualifies.
- CCSB intends to issue incentive payments 90 days following the effective month of a qualifying group. CCSB may modify its payment schedule at any time.

For a complete list of the program rules go to: [rebrand.ly/AgentIncentive2020](https://rebrand.ly/AgentIncentive2020)

# TABLE OF CONTENTS: G.A. PRODUCT SOURCES

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Independent Brokerage Agencies, known to many as "General Agents," can lead brokers through the product maze. They search the market to find the product to fit brokers' proposals. Independent Life/Health Brokerage agencies act as the broker's representative. Although they also perform marketing functions for the carrier, they see the broker as the client. The Products Section on pages 19-23 tells which agencies handle various products.

## Accent Insurance Brokerage

Contact: Melissa Shaw, CFP  
26477 Rancho Pkwy South  
Lake Forest, CA 92630  
(949) 699-1662 Ext. 204  
(800) 729-6344  
Fax: (949) 699-1069  
Email: [Melissa@accentinsurancebrokerage.com](mailto:Melissa@accentinsurancebrokerage.com)  
Website: [www.accentinsurancebrokerage.com](http://www.accentinsurancebrokerage.com)  
Website: [www.melissashawplanner.com](http://www.melissashawplanner.com)  
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Serving: CA

## Advanced LTC Insurance Services

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Glendale, CA 91206  
(818) 547-6677, (800) 427-3209  
Fax: (818)547-2220  
Email: [info@advancedltc.com](mailto:info@advancedltc.com)  
Email: [larry@advancedltc.com](mailto:larry@advancedltc.com)  
Email: [barry@advancedltc.com](mailto:barry@advancedltc.com)  
Website: [www.advancedltc.com](http://www.advancedltc.com)  
Products: Dental (Ind. Group); Health (Group, ind.); LTC, Life (group term, term, UL); Vision, Worksite Marketing

## AIGILIS Corporation

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P.O. Box 953279  
Lake Mary, FL 32795  
(407) 324-3921, (866) 205-1936  
Fax: (480) 287-8574  
Email: [mgebhardt@aigilis.com](mailto:mgebhardt@aigilis.com)  
Website: [www.aigilis.com](http://www.aigilis.com)  
Products: Indemnity medical plans, medical gap plans, Telemedicine, Accident, Critical Illness; Dental (ind., group)  
Serving: Nationwide

## ALLIED ADMINISTRATORS

Contact: Danielle Jackson  
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San Francisco, CA 94111  
(415) 989-7443  
(877) 472-2669  
Fax: (415) 439-5861  
Email: [djackson@alliedadministrators.com](mailto:djackson@alliedadministrators.com)  
Email: [marketing@alliedadministrators.com](mailto:marketing@alliedadministrators.com)  
Website: [www.alliedadministrators.com/abs](http://www.alliedadministrators.com/abs)  
Products/Services: Allied Benefit Suite, featuring Delta Dental's Small Business Program  
Min. Case Size: 2-99  
Serving: CA

## Allstate Benefits

Contact: Art Kasabian  
450 Exchange, Ste. 250  
Irvine, CA 92660  
(559) 308-4564  
Email: [akasb@allstate.com](mailto:akasb@allstate.com)  
Website: [allstatebenefits.com](http://allstatebenefits.com)  
Products/Services: Accident, Critical Illness, Cancer, Disability, Life Insurance and Hospital Indemnity Insurance  
Min. Case Size: 1  
Serving: Western Territory

## America Advanced Insurance Solutions, LLC

Contact: Gene Tapper  
1964 Westwood Boulevard, Ste. 120  
Los Angeles, CA 90025  
(310) 441-5699 ext. 169  
(866) 311-2656 ext. 169  
Fax: (310) 441-5660  
Email: [gtapper@americalltc.com](mailto:gtapper@americalltc.com)  
Website: [www.americalltc.com](http://www.americalltc.com)  
Website: [www.ltc411.com](http://www.ltc411.com)  
Products: Long-Term Care, Disability, Life and Annuity (Ind.)  
Serving: Nationwide

## ABS-American Brokerage Solutions

Contact direct: Michael Carroll  
(302) 945-6906  
Email: [mcarroll19@verizon.net](mailto:mcarroll19@verizon.net)  
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## American Capital Security Corp.

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**Paradigm Insurance Marketing**  
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Westlake Village CA 91362  
(818) 380-0034, (800) 822-7251  
Fax: (818) 706-0203  
Email: [paul@paradigmmins.com](mailto:paul@paradigmmins.com)  
Website: [www.back9ins.com](http://www.back9ins.com)  
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## American Insurance Brokers Inc.

Contact: Brett Bennett  
26050 Mureau Rd., Ste. 200  
Calabasas, CA 91302  
(818) 591-8700, (800) 669-8700  
Fax: (818) 591-8722  
Email: [bbennett@aib4insurance.com](mailto:bbennett@aib4insurance.com)  
Email: [info@aib4insurance.com](mailto:info@aib4insurance.com)  
Website: [www.aib4insurance.com](http://www.aib4insurance.com)  
Products: Dental (ind., group); Health (group); Vision  
Serving: CA

## The Annuity Store

Contact: Jim Green  
1451 River Park Drive, Ste. 130  
Sacramento, CA 95815  
(916) 924-9601, (800) 825-6094  
FAX: (916) 924-0670  
Email: [jim.g@theannuitystore.com](mailto:jim.g@theannuitystore.com)  
Website: [www.theannuitystore.com](http://www.theannuitystore.com)  
Products: Annuities (traditional fixed & fixed-indexed); Life (single premium, indexed, term, whole life); Multi-Year Guarantees, SPIAs  
Serving: Nationwide

## Applied General Agency

1040 N. Tustin Ave.  
Anaheim, CA 92807  
(800) 498-6880  
Fax: (800) 630-6344  
Email: [brokerservice@appliedga.com](mailto:brokerservice@appliedga.com)  
Website: [www.appliedga.com](http://www.appliedga.com)  
Products: Medicare Advantage, Medicare Supplement, Life, Annuities; Critical Illness; Final Expense; Health (ind.)  
Serving: Nationwide

## Assets Unlimited Inc.

Contact: Bill Metzger  
6472 Camden Ave., Ste. 204  
San Jose, CA 95120  
(408) 879-3850 Fax: (408) 879-3855  
Email: [wmetzger@hr-consult.com](mailto:wmetzger@hr-consult.com)  
Email: [aui@hr-consult.com](mailto:aui@hr-consult.com)  
Website: [www.hr-consult.com](http://www.hr-consult.com)  
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Serving: West Coast

## Association of Chamber Members

Contact: Chris Anderson  
231 E. Alessandro Blvd., Ste. A359  
Riverside, CA 92508  
(951) 215-0420, Fax: (951) 780-2958  
Email: [chris@ccsinsurance.com](mailto:chris@ccsinsurance.com)  
Products: Dental (group); Health (ind.)  
Serving: CA

## BackNine Insurance Services Paradigm Insurance Marketing American Capital Security Corp

310 N. Westlake Blvd., Ste. 240  
Westlake Village CA 91362  
(818) 380-0034  
(800) 822-7251  
Fax (818) 706-0203  
e-mail [paul@paradigmmins.com](mailto:paul@paradigmmins.com)  
Website: [www.back9ins.com](http://www.back9ins.com)  
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Serving: Nationwide

## Barry A. Sikov, Life & Health Plan Advisor

**Belair Insurance Services Inc.**  
Contact: Barry A. Sikov  
522 S. Sepulveda Blvd., Ste. 207  
Los Angeles, CA 90049-3539  
(310) 476-9720, Fax: (310) 476-9731  
Email: [insurer9@aol.com](mailto:insurer9@aol.com)  
Website: [www.belairinsuranceservices.com](http://www.belairinsuranceservices.com)

Products: Acupuncture, Cafeteria Plans; Chiropractic; COBRA Compliance; Dental (ind., group); Disability (ind., group); Health (ind., HSA, group, international major medical, PDP's, Medicare supplement, Medicare Advantage, short-term major medical); Life (group term, survivor, term, universal life, indexed universal life); LTC; Vision, Workers' Comp  
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## Barry J. Fisher Insurance Marketing & Borden Hamman Agency

Contact: Barry J. Fisher  
9868 Plano Road  
Dallas TX 75238  
(818) 444-7730 X 2201  
Fax: (214) 302-8198  
Email: [barry.fisher@bordenhamman.com](mailto:barry.fisher@bordenhamman.com)  
Website: [www.bjfirm.com](http://www.bjfirm.com)  
Products: Traditional and Linked LTCI, Term, UL, WL, Long Term Disability, Critical Illness  
Serving: Nationwide

## Bay River Insurance Services

Contact: F. Thomas Biglione, CLU ChFC  
1501 El Camino Ave., Ste. 1  
Sacramento, CA 95815 1922  
The Alameda, Ste. 102  
San Jose, CA 95126  
6809 Indiana Ave., Ste. 147  
Riverside, CA 92506  
(866) 252-2977  
Fax: (888) 957-2977  
Email: [tom@rvfins.com](mailto:tom@rvfins.com)  
Website: [www.bayriverins.com](http://www.bayriverins.com)  
Products: Annuities (ind., group); Cancer; Critical Illness; Disability (individual); Life; LTCI; Pension 412(e)(3), AD&D, Life (term); Life (universal); Life (survivor); Life (guar issue); Life (living payout option); Life (policy exchange); Charitable Giving Programs; Single Premium Whole Life; Pension/Profit Sharing; Variable UL

## Beere & Purves, Inc.

Contact: Jennifer Lisanti  
1350 Treat Blvd., Ste. 470  
Walnut Creek, CA 94597  
(888) 722-3373, Fax: (925) 975-0661  
Email: [jlisanti@beerepurves.com](mailto:jlisanti@beerepurves.com)  
Website: [www.beerepurves.com](http://www.beerepurves.com)  
Products: Dental (group); Health (group); Life (group); Vision (group)  
Serving: CA

## BenefitMall (Northern CA)

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(800) 354-6926  
Fax: (925) 969-3238  
Email: [Mike.Suess@benefitmall.com](mailto:Mike.Suess@benefitmall.com)  
Website: [www.benefitmall.com](http://www.benefitmall.com)  
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## INDEPENDENT LIFE/HEALTH BROKERAGE AGENCIES

### BenefitMall (Southern CA)

Contact: Casey Allen  
6200 Canoga Avenue, Ste. 300  
Woodland Hills, CA 91367  
Phone: (818) 348-1200  
(800) 877-0101 Fax: (818) 226-6524  
Email: Casey.Allen@benefitmall.com  
Website: www.benefitmall.com  
Products: Benefits Administration;  
COBRA; Dental (group, ind.); Disability;  
Health (group, ind.); Life; Medicare Ad-  
vantage; Medicare Supplement; Payroll;  
PDP; Vision, Stop-Loss  
Serving: Nationwide

### Benefits Store Inc.

Contact: Roger Smith  
Toll Free: (800) 446-2663  
Phone: (925) 855-9500 Fax: (925) 855-2051  
Email: Info@BenefitsStore.com  
Website: www.BenefitsStore.com  
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tion Health (Medical/Dental/Vision) for  
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Brokerage/Producer Sales Opportunities.  
TPA Services for Small Group  
Cafeteria Plans.  
Serving: California and Nationwide

### Berbower Insurance Agency

Contact: Mark Berbower  
1330 W. Robinhood Dr., Ste. A1  
Stockton, CA 95207  
Mailing Address: PO Box 7688  
Stockton, CA 95267 (209) 405-1088  
Email: Mark@Berbowerinsurance.com  
Website: www.Berbowerinsurance.com  
Products: Dental (group, ind.); DI (dis-  
ability income); Health (group, ind.);  
Life (single premium whole life, term,  
universal life, whole life  
Serving: CA, OR

### Berwick Insurance Group

CA Contact: Judy Daniels  
450 N. Brand Blvd, Ste. 600  
Glendale, CA 91203  
818-403-0203  
Corporate Contact: Colleen Gimbel  
888-745-2320  
Website: www.marketingmedicare.com  
Website: www.berwickinsurance.com  
Products: Medicare Advantage,  
Medicare Supplement, PDP, Ancillary  
Products  
Serving: Nationwide

### BEST Life and Health Insurance Company

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For Brokers: brokerservice@bestlife.com  
For Customer: cs@bestlife.com  
General Inquiry: info@bestlife.com  
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Products: Group Dental, Vision, Life and  
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State Exchanges  
Min. Case Size: 2  
Serving: 39 States

### Beta Benefits

Contact: Ron Stock  
9279 Research Drive  
Irvine, CA 92618  
(714) 664-0211  
(877) 421-9939  
Email: ron@betabenefits.com  
Website: betabenefits.com  
Website: nippylinks.com  
Website: turning65seminar.com  
Product: Dental (ind.), Vision, Medicare  
Supplement, Medicare advantage plan,  
Prescription drug plan.  
Serving: AZ, CA, FL, MA, NV, OR, TX, WA

### BGA Insurance

Contact: Danielle Geissler  
2900 Bristol St., Building B300  
Costa Mesa, CA 92626  
(949) 769-5796 (877) 955-0242  
Fax: (949) 955-9215  
Email: info@BGAINsurance.com  
Email: DanielleG@BGAINsurance.com  
Website: www.BGAINsurance.com  
Products: Annuities (ind., Group); Life  
(Charitable Giving Programs, Group term,  
guaranteed issue, living payout option,  
policy exchange, single premium whole  
life, special risk, survivor, term, universal  
life, variable life, whole life); LTC  
Serving: Nationwide

### Bill Proctor & Associates Insurance Services, Inc

Contact: Jeremy Proctor  
57353 29 Palms Hwy., Ste. A  
Yucca Valley, CA 92284  
(855) 568-5348  
Email: jeremy@proctorins.com  
Website: www.proctorins.com  
Products: Medicare Advantage; Medi-  
care Supplement; PDP (Prescription Drug  
Plans); Life Insurance; Final Expense;  
Health (individual and group) and Dental  
(individual and group)  
Primary Market: California (Medicare Sales)  
Licensed in AZ, CA, ID, MT, NM, NV,  
OR, TX, VA, WA, WV, WI

### Bryson Financial

Contact: Trent Bryson  
3777 Long Beach Blvd., 5th Floor  
Long Beach, CA 90807  
(562) 435-4267, Fax: (562) 435-5639  
Email: trent@brysonfinancial.com  
Website: www.brysonfinancial.com  
Products: AD&D; Dental (ind., group);  
Disability (ind.); Employee Benefits,  
Financial Planning, Health (Group, ind.,  
international major medical, HSA, Medi-  
care supplement, short-term major medi-  
cal); Life (charitable-giving programs,  
group term, living payout option, single  
premium whole life, special risk, survivor,  
term, universal life, variable, whole life);  
LTC; Pension (pension plans/profit shar-  
ing, 401(k)); Vision  
Serving: Nationwide

### BSI Insurance Services, Inc.

Contact: Jim Cerf  
PO BOX 2722  
Petaluma, CA 94953  
(707) 778-8581, (800) 972-1474  
E-Fax: (949) 769-5796  
Email: bsi4ltc@pacbell.net  
Products: Annuities; Life Insurance  
(term, universal life); Long Term Care  
Insurance traditional and linked  
Serving: Nationwide

### California Long Term Care Insurance Services, Inc.

Contact: Katie O'Rourke  
Contact: Louis Brownstone  
Contact: Diann Murphy  
1601 Bayshore Hwy., Ste. 205  
Burlingame, CA 94010  
(650) 692-5202 (800) 303-1527  
Fax: (650) 692-5204  
Email: katie@cltcinsurance.com  
Email: louis@cltcinsurance.com  
Email: Diann@cltcinsurance.com  
Website: www.californialongtermcare.com  
Products: LTC, Linked-LTC, Critical  
Illness  
Serving: CA

### The Camden Insurance Agency (an Affiliate of Vision Plan of America)

Contact: Phil Needleman  
3250 Wilshire Blvd., Ste. 1610  
Los Angeles, CA 90010  
(800) 400-4VPA  
Fax: (213) 384-0084  
Email: info@visionplanofamerica.com  
Email: phil@thecamden.com  
Website: www.visionplanofamerica.com  
Products: Vision (ind., group, Employee  
paid and voluntary HMO, PPO); Dental  
(ind., group, HMO, EPO, PPO); Acu-  
puncture/Chiropractic, Administrative  
Services, Bundle Billing Available for All  
Ancillary Products  
Serving: Nationwide

### Carmichael Associates

Contact: Stan Carmichael  
30343 Canwood St., Ste. 111  
Agoura Hills, CA 91301  
(805) 379-9374, Fax: (805) 379-1585  
Email: mail@carmicassoc.com  
Website: www.carmichaelassociates.com  
Products: Annuities (ind. Variable); Health  
(group, ind., integrated plans, Medicare  
bridge, Medicare supplement, self-  
funded); Life (secondary market for life  
insurance), LTC, DI  
Serving: Nationwide

### Cassani & Associates Insurance Services Inc.

Contact: Louis J. Cassani, Joe Cassani  
1391 Redondo Ave. Ste. 200  
Long Beach, CA 90804  
(562) 597-1919, (800) 388-5429  
Email: joe@cassaniinsurance.com  
Website: www.cassaniinsurance.com  
Products: Annuities, Disability, Life (UL,  
IUL, term, whole, Special Risk Under-  
writing), LTC  
Serving: Nationwide

### Cavalier Associates

Contact: Justin Smith  
2801 Townsgate Rd., Ste. 350  
Westlake Village, CA 91361  
(800) 350-2019  
Fax: (949) 242-2769  
Email: justin@cavalierassociates.com  
Website: www.cavalierassociates.com  
Products: Annuities (ind., variable); Dis-  
ability; Life (term, universal life, survivor,  
whole life)  
Serving: CA

### C.C.S.B Insurance Administrators

Contact: Chris Anderson  
231 E. Alessandro Blvd., Ste. A359  
Riverside, CA 92508  
(951) 215-0420, Fax: (951) 780-2958  
Email: chris@ccsbinsurance.com  
Products: Dental (group); Health (ind.,  
group); Billing Services  
Serving: CA

### Cenco Insurance

#### Marketing Corporation

Contact: John Pittman  
1501 El Camino Ave., Ste. 1  
Sacramento, CA 95815  
(916) 920-5251, Fax: (916) 920-8734  
Email: john@cencoinsurance.com  
Website: www.cencoinsurance.com  
Products: Annuities (ind.); Disability  
(ind.); Life (indexed life, survivor, term,  
universal life, whole life); LTC  
Serving: Northern & Central CA

### Chimienti & Associates Insurance Services

Contact: Toney Chimienti, President  
3400 W. Mineral King, Ste. B  
Visalia, CA 93291  
(877) 733-1670  
e-mail: info@chimienti.com  
Website: www.chimienti.com  
Products: Medical GAP Plans, Premium  
Saver, Solution Plus Advantage program,  
Telemedicine Voluntary Short & Long  
Term Disability, Critical Illness, Accident,  
Pharmacy plans, Dental, Vision, Term  
Life Ins, UL w/Long-term Care rider,  
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efits Enrollment with Billing & Eligibility  
Management Technology, includes Self-  
Serve with Chat session and Call Center  
enrollment options, ACA Compliance-  
Assistance Packages, COBRA-HSA-  
HRA-Sec. 125 Administration  
Serving: 40 States

### Claremont Insurance Services

Contact: Renee McLemore  
1000 Burnett Ave., Ste. 440  
Concord, CA 94520  
(800) 696-4543  
Direct: (925) 296-8800, Fax: (925) 588-2425  
Email: Renee@claremontcompanies.com  
Website: www.claremontcompanies.com  
Products: Health (group), Dental (group),  
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Serving: CA

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Email: cmgins@aol.com  
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Orange, CA 92868  
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Fax: (714) 978-0518  
Email: cnmainsurance@aol.com  
Website: www.cnmainsurance.com  
Website: www.cnmatravelinsurance.com  
Products: Critical Illness, Disability (individual and group), Health (individual, group, international major medical, travel), Life (guarantee issue, single premium, term, UL, whole life)

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Email: mark@communitydoctors.com  
Website: www.CommunityDoctors.com  
Products: Telemedicine, 24-Hour Nurse-line, Dental, Alternative Medicine, Lab services, Prescriptions  
Serving: Nationwide

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1600 W. Hillsdale Blvd.  
San Mateo, CA 94402  
Phone: (888) 920-2322 FAX: (650) 348-1149  
Email: sales@copower.com  
Website: www.copower.com

Products: Group Dental, Vision, Life, Long-Term Disability, AD&D, Critical Illness, Chiropractic and Acupuncture. Bundled & standalone plans. Voluntary & Contributory. CoPower ONE bundle Dental, Vision, and Life. Carrier partners: Anthem Blue Cross, Delta Dental, MetLife, United HealthCare, Unum, VSP, and Landmark. VANTAGE: HR help, Rx discounts, and employee travel and entertainment discounts. Empower, online administrative tool.  
Services: Ancillary General Agency for Group Dental, Vision, Life, AD&D, LTD, Critical Illness, Chiropractic and Acupuncture. Min. Case Size: 2+  
Serving: California

**CPS Insurance Services**

Contact: Raymond McMannis – EVP Business Development  
4400 MacArthur Blvd., 8th Floor  
Newport Beach, CA 92660  
(949) 255-7101, (800) 326-LIFE  
Email: rmcmanis@cpsinsurance.com  
Website: www.cpsinsurance.com  
Products: Life, Annuities, LTC, Disability, and disability Retiring Planning  
Serving: Nationwide

**CPS Sacramento/Long Insurance Services**

Contact: David Long  
4633 Whitney Ave., Ste. B  
Sacramento, CA 95821  
(916) 481-6290, (800) 922-6290  
Fax: (916) 481-6365  
Email: marketing@cpssac.com  
Website: www.cpssac.com  
Products: Annuities (ind., variable); Critical Illness, Disability (ind.); Health (ind.); Life (charitable-giving programs, group term, single premium whole life, special risk, survivor, term, universal life, variable life, whole life); LTC, Pension (pension plans/profit sharing)  
Serving: Nationwide

**CPS/Integrated Marketing & Insurance Services**

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8447 Miramar Mall, Ste. A  
San Diego, CA 92121  
(858) 535-9444, (800) 776-4647  
Fax: (858) 535-0560  
Email: parks@cpsimis.com  
Website: www.cpsimis.com  
Products: Annuities (ind.); Life (guaranteed issue, policy exchange, single premium whole life, special risk, term, universal life, whole life); LTC  
Serving: San Diego & Nationwide

**CPS-Ron Viola Insurance Services**

Contact: Ron Viola  
950 Los Osos Valley Rd., Ste. C  
Los Osos, CA 93402  
(805) 597-3608, (800) 640-7770 ext. 608  
Fax: (805) 597-3609  
Email: ron@ronviola.com  
Website: www.ronviola.com  
Products: Annuities (ind.); Critical Illness; Life (guaranteed issue, policy exchange, single premium whole life, impaired risk, survivor, term, universal life, index universal life, whole life, LTC, secondary market for life insurance)  
Serving: Nationwide

**Cypress Ancillary Benefits**

Contact: Andrew Garnett  
7510 Shoreline Drive  
Stockton, CA 95219  
(800) 350-3989, Fax: (209) 478-5614  
Email: sales@cypressadmin.com  
Website: www.cypressadmin.com  
Products: Dental PPO/DHMO (Group); Vision; Life (Group); Disability (Group); COBRA Administration

**David W. White Associates**

Contact: Donald L. Thomas  
3150 Crow Canyon Place, Ste. 200  
San Ramon, CA 94583  
(800) 548-2671  
(925) 277-2660, Fax: (925) 277-2601  
Email: info@dwassociates.com  
Email: dthomas@dwassociates.com  
Website: www.dwassociates.com  
Products: Dental (ind., group); Disability (ind., group); Health (ind., group); LTC  
Serving: San Francisco Bay Area

**Dealey Renton and Associates**

Contact: Katherine Mraz  
530 Water St., 7th Floor  
Oakland, CA 94604  
(510) 465-3090, Fax: (510) 452-2193  
Email: kmraz@dealeyrenton.com  
Website: www.dealeyrenton.com  
Products: Cafeteria Plans; Chiropractic; Dental (group); Disability (ind., group); Health (ind., group); Life (group term, term, universal life); LTC; Pension (pension plans/profit sharing, 401(k)); Vision  
Serving: CA

**Designs in Life**

Contact: Shawn Jeanes  
5865 Traffic Way  
Atascadero, CA 93422  
(805) 461-7388, (800) 990-9993  
Fax: (805) 462-0410  
Email: info@designsinlife.com  
Email: shawn@designsinlife.com  
Website: www.designsinlife.com  
Website: www.Yourlifedepartment.com  
Products: Life, LTC, Living Benefit plans, D.I., Annuities & Yourlifedepartment.com agency solutions  
Serving: Nationwide

**dibrokerWest**

Contact: Iain MacDonald  
Email: iain.macdonald@dibrokerwest.com  
Website: www.dibrokerwest.com  
Northern CA  
3478 Buskirk Ave., Ste. 1000  
Pleasant Hill, CA 94523  
(877) 636-2112, Fax: (866) 434-2757  
Products: Disability, GSI, Executive Benefits  
Serving: Nationwide

**DI & LTC Insurance Services**

Contact: Jack B. Schmitz  
4302 Redwood Hwy, Ste. 400  
San Rafael, CA 94903  
(415) 472-4800, (800) 924-2294  
Fax: (415) 472-7637  
Email: jack@di-ltc.com  
Website: www.di-ltc.com  
Products: Critical Illness; Disability (ind., group); LTC; Worksite Marketing  
Serving: Northern CA and Nationwide

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Contact: Kristine Petrosyan, VP, GA Sales;  
Contact: Cindy Jones, VP, Benefits Consulting  
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Los Angeles, CA 90039  
(800) 457-6116, Fax: (323) 805-2937  
Northern CA: 400 Sunrise Ave., Ste. 150  
Roseville, CA 95661  
(877) 361-7342 Fax: (888) 360-7342  
Email: sales@dickerson-group.com  
Website: www.dickerson-group.com  
Products: Actuarial Services; Acupuncture; Alternative Funding; Benefit Administration; Cafeteria Plans/Sec. 125; Cancer; Chiropractic; Consult a Doctor; Cyber; Dental (ind., group); Disability (group); Electronic Enrollment; Health (ind., group – small, mid & large, integrated plans, Medicare Advantage, Medicare supplements, short-term major medical); HRIS; Life (group-term, term); LTD; STD; Telemedicine; Payroll; Vision (ind., group); Workers' Comp.; Voluntary Benefits; Worksite, Wellness and other business services.  
Serving: California – All Products; Nationwide – P&C, Risk Management (Except HI, ME)  
Serving: Nationwide (Except HI, ME)

## INDEPENDENT LIFE/HEALTH BROKERAGE AGENCIES

### Direct Benefits Inc.

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St. Paul, MN 55101  
(651) 649-3503, (844) 733-8440  
Fax: (651) 649-3502  
Email: info@directbenefits.com  
Website: www.directbenefits.com  
Products: Dental, Disability, Life and Vision  
Serving: Nationwide

### Disability Insurance Services Inc.

Contact: Daniel C. Steenerson  
4444 Zion Avenue  
San Diego, CA 92120-2349  
(800) 898-9641, Fax: (619) 325-8444  
Email: info@diservices.com  
Website: www.DIServices.com  
Products: Disability (ind.), Long Term Care Insurance  
Serving: Nationwide

### Disability Insurance Resource Center

Contact: Larry Schneider/DI Specialist  
P.O. BOX 1676  
Beaufort, SC 29901  
(800) 551-6211 Cell: (703) 615-4747  
Email: info@di-resource-center.com  
Website: www.di-resource-center.com  
Products: Disability (Group, Indiv.); Denied Claims; Expert Witness Consultant (hard-to-place, declined), Conducts seminars and sells training manuals.  
Serving: Exclusively DI since 1972/  
Nationwide

### Disability Partner

Contact: Kirk Woolsey  
3150 Crow Canyon Place, Ste. 200  
San Ramon, CA 94583  
(925) 277-2603, (800) 955-0040  
Fax (925) 277-2601  
Email: kwoolsey@dwassociates.com  
Website: www.disabilitypartner.com  
Products: Disability (ind.)  
Serving: Nationwide

### Dunhill Marketing & Insurance Services Inc.

2635 Camino Del Rio South, Ste. 210  
San Diego, CA 92108  
(619) 578-7800, (800) 659-1349  
Fax: (619) 578-7819  
Email: info@dunhillinsurance.com  
Website: www.dunhillinsurance.com  
Products: Advanced Markets; Annuities (F.I.A. and multi-year guarantee); Disability (Medical Director on staff); estate planning life, premium financing, single premium whole life, special risk, survivor, term, universal life, whole life, life settlements; LTC and LTC hybrids; international business/foreign nationals  
Serving: Nationwide

### Easy Insurance Marketing Inc.

Contact: Connie Zarkowski/ Greg Hal-loran  
4333 Park Terrace Dr., Ste. 120  
Westlake Village, CA 91361  
(805) 379-0590x 3  
Fax: (805) 379-1292  
Email: easy@west.net  
Website: www.easyinsurance.net  
Products: Compliance; Dental (ind., group); Disability (ind., group); Health (ind., group, international major medical, Medicare supplements, self-funded, short-term major medical); Prescription Drug Card, Vision  
Serving: CA

### Employer Driven Insurance Services (E.D.I.S.)

Contact: Marketing Department  
5429 Avenida De Los Robles, Ste. A  
Visalia, CA 93291  
(888) 886-7973  
Fax: (559) 635-6527  
Website: www.employerdriven.com  
Products: ERIS Compliant HRA Plans; Excess Loss Level Funded Stop Loss Plans; ACA Compliant MEC Portfolio (MEC, MEC Value, MEC+, MVP); Fully Insured Dental Plans; Self-Insured Dental Plans; Self-Insured Vision Plans; Group Term Life; Pet Insurance; Telemedicine; Concierge Service™; Online Web Portal (www.yourbenportal.com)  
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(800) 780-0815, (559) 666-2001  
Fax: (866) 972-7492  
Website: www.emersonreid.com  
Products: Medical; Dental; Vision; Life; Worksite; Workers Compensation; disability; LTC.  
Serving: CA, NY, PA, NJ

### Epic Insurance Brokers

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Concord, CA 94520  
(925) 798-3334, (800) 234-6363  
Fax: (925) 798-3334  
Email: john.connell@epicbrokers.com  
Website: www.epicbrokers.com  
Products: Medical, PPACA and health and welfare compliance consulting, Health and Welfare Brokerage and Consulting, Critical Illness, Dental (group); Health (HSA, integrated plans, medical & 24 hrs., Medicare bridge, Medicare supplement, prescription drug card, self-funded admin., short-term major medical); Life (term, policy exchange, survivor, special risk, universal life, whole life, living payout option); LTC, Pension (401(k), pension plans/profit sharing); Vision  
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### Equote

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2731 Shelter Island Dr., Ste. A  
San Diego, CA 92106  
(619) 222-7212  
(800) 221-8545  
Website: www.equote.com  
Products: : AD&D; Annuities (group, ind.); Critical Illness; Disability (group, ind.); Life (charitable-giving programs, group term, guaranteed issue, living payout option, policy exchange, secondary market for life, single premium whole life, special risk, survivor, term, universal life, whole life); Pension (401(k)); LTC  
Serving: Nationwide

### Fairlane Financial Corp

Contact: Marketing  
1200 S Pine Island Rd., Ste. 100  
Plantation, FL 33324  
(800) 327-1460 Fax: (954) 476-0051  
Email: info@fairlanefinancial.com  
Website: www.fairlanefinancial.com  
Products: Annuities (ind.)  
Serving: Nationwide

### Financial Grade Senior Consultants

Contact: Pete Blasi  
225 Broadway, Ste. 1510  
San Diego, CA 92101  
(619) 595-0937, Fax: (866) 436-4713  
Email: info@financialgrade.com  
Website: www.financialgrade.com  
Products: Health (Medicare Supplement); Life (Guaranteed Issue) LTC; Medicare Advantage; Prescription Drug Plans;  
Serving: Nationwide

### Financial Professionals Group

Contact: William T. Wright  
26070 Towne Centre Dr., Ste. 150  
Foothill Ranch, CA 92610  
(949) 455-0119, 877-455-0119  
Fax: (949) 455-0113  
Email: wwright@fpgonline.com  
Website: www.fpgonline.com  
Products: Life (special risk, survivor, term, universal life, variable life, whole life); Long Term Care  
Serving: Nationwide

### First Eagle Insurance Services

Contact: Vic Vartanian  
333 S. Central Ave., Ste. 101  
Glendale, CA 91204  
(818) 500-1771, (800) 447-4999  
Fax: (818) 500-1855  
Email: vic@hiplans.com  
Website: www.hiplans.com  
Products: Dental (ind, group); Health (group, ind., int. major medical, MSAs, medicare bridge, medicare supplement, short term major med.) Vision  
Serving: Nationwide

### First Resource Insurance Services, Inc.

Susan J. Edwards, CLU, ChFC, CASL  
3550 Camino Del Rio N, Ste. 207  
San Diego, CA 92108  
Cell: (619) 392-3315  
Office: (619) 280-0061 Ext 103  
Email: sue@firstresourceins.com  
Website: www.firstresourceins.com  
Products: Annuities (ind.); Disability (ind.); Life (ind., estate/trust, executive, 1035 policy exchange, universal, term, whole life); LTC (Traditional and linked benefits), Medicare Supplements, and Medicare Advantage plans

### Flemings Insurance Services

Contact: Hal L. Flemings  
3198 Willow Tree Lane  
Escondido, CA 92027  
(760) 690-2167  
Fax: (760) 690-2173  
Email: halflemings2@juno.com  
Products: AD&D; Annuities (ind., group); Cafeteria Plans; Cancer; Chiropractic; Critical Illness; Dental (ind., group); Disability (ind., group); Health (ind., group, HSA, integrated plans, international major medical, Medicare bridge, Medicare supplement, self-funded, short-term major medical); Life (group term, guaranteed issue, policy exchange, single premium whole life, special risk, survivor, term, universal); LTC; Pension (pension plan/profit sharing, 401(k)); Vision; Workers' Comp; Worksite Marketing  
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### Flextoday, Inc.

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(559) 432-6800, (800) 995-5373  
Fax: (559) 432-6220  
Email: Kathleen@FlexToday.com  
Website: www.FlexToday.com  
Products: Cafeteria (FSA/Flex) Plans; Health Reimbursement Arrangements (HRA); HSAs; Commuter Choice Benefits; Custom Welfare and Wellness Programs; COBRA Compliance Administration; Retiree Billing and Direct Premium Billing; Note: FlexToday does not sell products  
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### Foulds & Feldmann Health Insurance Agency

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La Quinta, CA 92253  
(760) 346-6565  
Fax: (760) 777-9407  
Email: randy@fouldsandfeldmann.com  
Website: www.fouldsandfeldmann.com  
Products: Advantage Plans; LTC; Medicare Supplements; Individual Health; Part D Prescription Plans  
Serving: Riverside County

### FSD Financial Services

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5530 Corbin Ave., Ste. 101  
Tarzana, CA 91356  
(818) 881-6970, (800) 373-9697  
Fax: (818) 881-6973  
Email: jeff@fsdfinancial.com  
Website: www.fsdfinancial.com  
Products: Annuities (group, ind.); Life (term, universal, whole)  
Serving: Most of the U.S.

### Freshbenies

Contact: Neil Kennish  
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McKinney, TX 75070  
(469) 631-3172  
(888) 755-7277  
Email: neil@freshbenies.com  
Website: brokers@freshbenies.com  
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Serving: Nationwide

### GBS Insurance and Financial Services, Inc.

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21820 Burbank Blvd., Ste. 301  
Woodland Hills, CA 91367  
(818) 854-3000  
Fax: (818) 854-3100  
Email: george\_cox@ajg.com  
Website: www.GBSLife.com  
Products: Annuities (ind.); Critical Illness; Disability (ind.); Health (international major medical); Life (guaranteed issue, policy exchange, single premium whole life, special risk, survivor, term, universal life, whole life, life settlements); LTC; Specialty Markets.  
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## GeoBlue

Contact: Cristina Picardi (Based in San Diego)  
933 First Ave.  
King of Prussia, PA 19406  
Direct: (619) 688-1160  
Toll free direct: (855) 484-2583  
Fax: (610) 293-3529  
Email: cpicardi@geo-blue.com  
Website: www.geobluetravelinsurance.com  
Products: Int'l Health, International Major Medical, Travel Medical (ind and group); Short and long term plan options available  
Serving: International and nationwide

## George Skaljic Insurance Services

Contact: George Skaljic  
16767 Bernardo Center Dr., Ste. L-1  
San Diego, CA 92128  
(415) 633-6010  
(888) 251-5188  
Email: gskaljac@gmail.com  
Website: www.insurancebenefits.agency  
Product/Services: Medicare Supplements, Medicare Advantage, Medicare Part D, Dental, Vision, Covered CA, Accident, Critical Illness, Hospital Recovery, International Health, International Major Medical, Travel Medical  
Serving: CA

## Gideon Advisers

Contact: Rudy Paulus  
1055 W. 7th St., Ste. 3260  
Los Angeles, CA 90017  
(818) 638-3090, Fax (213) 480-940  
Email: rudy@gideonadvisers.com  
Website: www.gideonadvisers.com  
Products: Annuities (ind., group); 401(k); pension/profit sharing; Life (Charity giving, group term, guaranteed issue, living payout option, policy exchange, single premium whole life, special risk, survivor, universal life, life settlement); Long Term Care  
Serving: Nationwide

## Group Benefits Inc.

Contact: Gordon Silverstein  
18757 Burbank Boulevard, Ste. 303  
Tarzana, CA 91356  
(818) 938-5600 (800) 242-1120  
Fax: (213) 383-0126  
Email: esilverstein@triadinsurancegroup.com  
Website: www.triadinsurancegroup.com  
Products: AD&D; Acupuncture; Annuities (ind., variable, group contract); Cafeteria Plans; Cancer; Chiropractic; Dental (ind., group); Disability (ind., group); Financial Planning; Health (group, integrated plans, Medicare bridge, HSA, ind., international major medical, Medicare supplement, Medicare bridge, short-term major medical, self-funded); Life (charitable-giving programs, group term, guaranteed issue, living payout option, policy exchange, single premium whole life, special risk, survivor, term, universal life, whole life, variable); LTC; Pension (pension plans/profit sharing, 401(k)); Prescription Drug Card; Vision; Workers' Comp. (24 Hr. coverage); Worksite Marketing; California Choice Plan, Covered CA  
Serving: Nationwide

## Guardian Life Insurance Company of America

3435 Wilshire Blvd., Ste. 1550  
Los Angeles, CA 90010  
(213) 232-1158  
Fax: (213) 232-1191  
Website: www.agencies.guardianlife.com  
Products/Services: life insurance, disability income insurance, annuities, wealth management and investments to dental, vision, and 401(k) plans.

## Hartfield Financial & Insurance Services, Inc.

Contact: Thomas, J. Hartfield  
11856 Balboa Blvd. Ste. 669  
Granada Hills, CA 91344-2753  
(805) 522-5815  
Email: Tom@hartfieldfinancial.com  
Website: www.hartfieldfinancial.com  
Products: Annuities (ind.; Group; Variable); 401(k); Pension Profit Sharing; Financial Planning; Term; Universal Life; Variable Life; Whole Life.  
Serving: CA

## HD Mooers and Co.

Contact: Jeff Mooers  
3688 Mount Diablo Blvd.  
Lafayette, CA 94549  
(925) 283-7310, (800) 303-7310  
Fax: (925) 283-4768  
Email: jeffm@hdmooers.com  
Website: www.hdmooers.com  
Products: Annuities (ind.), Life (special risk, term, survivor)  
Serving: Nationwide

## Highland Capital Brokerage

Contact: Joe Presutti  
801 N. Brand Blvd., Ste. 330  
Glendale, CA 91203  
(800) 326-8151, (213) 417-4500  
Fax: (213) 389-3441  
Email: jpresutti@highland.com  
Website: www.highlandbrokerage.com  
Products: Annuities (ind, group, variable, 401(k), pension/profit sharing), disability (ind), financial planning, life (charitable giving programs, living payout option, policy exchange, single premium whole life, survivor, term, universal, variable, whole life, life settlements), ltc.  
Serving: CA

## HRBC Insurance

7782 Limonite Ave  
Riverside, CA 92509  
(951) 299-3571, (866) 226-3013  
Fax: (951) 360-6233  
Website: www.hrbcinsurance.com  
Products: AD&D; Cancer; Cafeteria Plans; Dental (ind., group); Disability (ind., group); Prescription Drug Card; Vision; Annuities (ind. Group); 401(k); Health (ind., group); Medicare Supplement; Short Tem Major Med.; Life (group term, guaranteed issue, term); Long Term Care  
Serving: CA

## IBP Insurance Services

Contact: Peter Kuhn  
175 Bernal Road, Ste. 100  
San Jose, CA 95119  
(408) 363-6004, Fax: (408) 363-6005  
Email: peter@ibpis.com  
Website: www.ibpis.com  
Products: Health (group, HSA); Dental (group); Life (group term); Disability (group); Pension (401(k)); Employee Communication; HRIS  
Serving: Nationwide

## IMS Associates Financial & Insurance Services

Contact: Norman Giroux  
19000 MacArthur Blvd, Ste. 450  
Irvine, CA 92612  
(714) 975-7343  
Fax: (714) 634-3972  
Email: norman@ims4u.net  
Website: www.ims4u.net  
Products: Critical Illness; Disability (Group, Ind.); Annuities (Group, Ind.); Life (Charitable Giving Program, group term, guaranteed issue, single premium whole life, special risk, survivor, term, universal, whole life); Life Settlement, Long Term Care  
Serving: Nationwide

## Innovative Solutions Insurance Services LLC

Contact: Jason Kidd  
200 N. Pacific Coast Hwy Ste. 900  
El Segundo, CA 90245  
(310) 851-8222 ext. 5198  
(800) 551-8289 Fax: (310) 851-8211  
Email: jkidd@innovativesolutions.net  
Website: www.innovativesolutions.net  
Products: Annuities; Disability; Life; LTC  
Serving: Nationwide

## Insurance Resources Group

Contact: Mehrdad Taghdiri  
9744 Wilshire Blvd., Ste. 306  
Beverly Hills, CA 90212  
(310) 550-3300, (888) 224-4777  
Fax: (310) 550-3390  
Email: sales@irginsurance.com  
Website: www.irginsurance.com  
Products: Specialize in substandard cases, over 60 carriers to choose; Annuities (fixed, index, variable); Disability; Life (index universal life, life settlement, term, universal life, whole life, variable life, single premium, second-to-die, simple issue, guarantee Issue); LTC; Premium Financing; Pension  
Serving: Nationwide and International

## Integrity Advisors

Contact: David Ethington  
14771 Plaza Dr., Ste. C  
Tustin, CA 92780  
714-664-0605  
888-284-6071  
Email: david@integrity-advisors.com  
Website: www.integrity-advisors.com  
Products: AD&D (ind.), Chiropractic Benefit, Critical Illness, Dental (Group, Ind.), Disability (Group, Ind.), Vision, Annuities/Pension Plans (Group, Ind.), 401k, Pension/Profit Sharing, Health (Group, Ind.), Medicare Bridge, Medicare Supplement, Life (Group term, Single Premium Whole Life, Term, Universal, Whole life), LTC, Workers Comp.  
Serving: CA

## ITG Worldwide Insurance Agency

Contact: Scott Maras  
6600 University Ave  
Des Moines, IA 50324  
(815) 954-7392, Fax: (415) 373-0786  
Email: scottm@itgworldwide.com  
Website: www.itgworldwide.com  
Products: Travel Medical Insurance; Business Travel Plan; Disability and AD&D; Global Medical Plans; International Employee Benefits; Life; LTD; Property & Casualty; Special Risk and War Zone Coverage  
Serving: Worldwide

## JLS F.I.R.M. Inc.

Contact: Jeffrey Scheibner  
28562 Oso Pkwy., Ste. D-526  
Rancho Santa Margarita, CA 92688  
(949) 446-0003, Fax: (949) 481-4674  
Email: jeff@jlsfirm.com  
Website: www.jlsfirm.com  
Products: AD&D; Annuities (group, ind., variable); Cafeteria Plans; Chiropractic Benefit; Dental (group, ind.); Disability (group, ind.); 401(k); Health (group, HSA, ind., Medicare bridge, Medicare supplement, self-funded administration, short-term major medical, international major medical); Life (charitable-giving programs, group term, guaranteed issue, living payout option, policy exchange, secondary market for life, single premium whole life, survivor, term, universal life, variable life, whole life); LTC; Pension plans/profit sharing; Prescription Drug Card; Vision; Workers' Comp  
Serving: S. CA

## John Hancock Life Insurance

Contact: Fred Johnson  
2401 E. Katella Ave., Ste. 650  
Anaheim, CA 92806  
(714) 938-9300 ext. 130  
Fax: (714) 938-9312  
Email: fjohnson@jhnnetwork.com  
Website: www.jhnnetwork.com  
Products: Life (survivor, term, universal, variable); LTC  
Serving: CA

## Jones Associates Financial & Insurance Services Inc.

Contact: Douglas Jones, CLU, ChFC  
Contact: Melissa Shaw, CFP  
26477 Rancho Parkway South  
Lake Forest, CA 92630  
(949) 699-1660, (800) 729-6344  
Fax: (949) 699-1069  
Email: doug@jonesfinancial.com  
Email: melissa@jonesfinancial.com  
Website: www.jonesfinancial.com  
Products: Annuities (ind., variable, group contract); Disability (ind.); Financial Counseling; Life (special risk, survivor, term, universal life, variable, whole life); LTC; Pension (pension plans/profit sharing, 401(k))  
Serving: Nationwide

## Knight & Associates

Contact: John H. Knight  
17766 Bernardo Center Dr., Ste. 205B  
San Diego, CA 92128  
(858) 271-1511  
Email: ka.jhkjr@gmail.com  
Website: www.kafinancial.com  
Products: Annuities (individual), Pension (Pension plans/Profit Sharing), Financial Planning  
Serving: CA

## Kouzmanoff Financial Insurance Services, Inc. Disability Insurance Specialists

Contact: Gerald Kouzmanoff  
2377 S. Crenshaw Blvd., Ste. 255  
Torrance, CA 90501  
(310) 792-7355, (800) 653-8003  
Fax: (310) 792-7360  
Email: gkouzmanoff@kouzfinancial.com  
Website: www.kouzfinancial.com  
Products: Disability (ind. group).  
Serving: Nationwide

**Lambda Insurance**

Contact: Phil Calhoud  
14771 Plaza Drive, Ste. C  
Tustin, CA 92780  
714-612-0306 800-500-9799  
Email: phil@integrity-advisors.com  
Email: phil@commission.solutions  
Website: www.commission.solutions  
Products: Dental (Group, Ind.), Health insurance, Medicare Supplement  
Serving: CA

**Landmark Senior Resources Insurance Service, Inc.**

Contact: Roy Brett  
5390 Edgeview Drive  
Discovery Bay, CA 94505  
(408) 647-5385, Fax: (408) 866-7010  
Email: landmarkseniorresources@gmail.com  
Website: www.landmarkseniorresources.com  
Products: Annuities, Life Insurance, Long Term Care Insurance  
Serving: Nationwide

**Larry A. Medeiros Financial & Insurance Services, Inc.**

Contact: Stacie La  
2880 Sunrise Blvd., Ste. 142  
Rancho Cordova, CA 95742  
(800) 748-5538  
Fax: 888-807-4142  
Email: Processing@lmfinancial.com  
Email: stacie.la@lmfinancial.com  
Website: www.lmfinancial.com  
Products: Dental (ind.), Health (ind, Medicare supplement, short term major med), Life (term, universal, variable, whole life), LTC  
Serving: Nationwide

**LeClair Corporation**

Contact: Richard Lett  
6701 Upper Afton Rd.  
St. Paul, MN 55125  
(651) 739-2010, (877) 532-5247  
Email: richard.lett@leclairgroup.com  
Email: sales@LeClairGroup.com  
Website: www.leclairgroup.com  
Products: Annuities (ind.); Cancer, Critical Illness; Dental (ind., group); Disability (ind., group); Health (ind., group, HSAs, Medicare supplement, short-term major medical); Life (special risk, term, universal life, whole life); LTC  
Serving: Nationwide

**Leisure Werden & Terry Agency**

Contact: Dave Donchey, President  
200 S. Los Robles Ave., Ste. 435  
Pasadena, CA 91101  
(626) 304-1300 Ext. 111  
(800) 272-2212, Fax: (626) 304-1313  
Email: dave.donchey@lwtagency.com  
Website: www.lwtagency.com  
Products: Life insurance, Long-term care insurance, Annuities and Life settlements  
Serving: Nationwide

**Life Insurance Settlements, Inc.**

1180 SW 36th Ave., Ste. 201  
Pompano Beach, FL 33069  
(866) 326-5433 ext. 1015  
Fax: (954) 337-5731  
Email: Oleg@lissettlements.com  
Website: www.lissettlements.com  
Products: A life settlement is the sale of a life insurance policy. It offers you a unique opportunity to extract the maximum value from your existing life insurance policy. Learn how you can benefit by allowing LIS to provide a FREE NON-BINDING APPRAISAL of your life insurance policies today.  
Serving: Nationwide

**Lifepro Financial Services, Inc.**

Contact: Ben Nevejas  
11512 El Camino Real, Ste. 100  
San Diego, CA 92130  
(888) 543-3776, Fax: (858) 777-5334  
Email: ben@lifepro.com  
Website: www.lifepro.com  
Products: Annuities (indexed, fixed, ind., group, variable); Life (group term, guaranteed issue, single premium whole life, special risk, survivor, term, universal life, variable, indexed UL, whole life); LTC  
Serving: Nationwide

**LISI, Committed to Your Success (Bay Area)**

Contact: Gary Myers, Desare' Kallingal, Tia Colzani, Jessica Carroll  
1600 W. Hillsdale Blvd.  
San Mateo, CA 94402  
866-570-LISI (5474)  
Fax: 844-547-4329  
Email: JGrocky@lisibroker.com  
Web site: www.lisibroker.com  
Products: Full list, call for details  
Serving: Entire Bay Area

**LISI, Committed to Your Success (Sacramento)**

Contact: Ryan Esway, Samantha Siders  
3100 Zinfandel Drive, Ste. 325  
Rancho Cordova, CA 95670  
866-570-LISI (5474), Fax: 844-547-4329  
Email: JGrocky@lisibroker.com  
Web site: www.lisibroker.com  
Products: ACA Compliance, Acupuncture, Chiropractic, COBRA Compliance, Dental (group), Disability (group), ERISA, Health (group), Life (Term, Group Term, Universal Life, Variable), Payroll, PEO, Dental, Vision, Voluntary Benefits, Sec. 125, International Major Medical, Voluntary benefits, Workers' Comp., Worksite Marketing  
Serving: Sacramento/North Bay.

**LISI, Committed to Your Success (Fresno)**

Contact: Terri Young  
Office Location: By appointment only  
866-570-LISI (5474), Fax: 844-547-4329  
Email: JGrocky@lisibroker.com  
Web site: www.lisibroker.com  
Products: ACA Compliance, Acupuncture, Chiropractic, COBRA Compliance, Dental (group), Disability (group), ERISA, Health (group), Life (Term, Group Term, Universal Life, Variable), Payroll, PEO, Dental, Vision, Voluntary Benefits, Sec. 125, International Major Medical, Voluntary benefits, Workers' Comp., Worksite Marketing  
Serving: Fresno County and Bakersfield.

**LISI, Committed to Your Success (Los Angeles)**

Contact: Frank Estrada, LaMonte Howard, Chris Messing, Erik Emmermann, Charlotte McPherson, Magan Eubanks  
21700 Oxnard St., Ste. 440  
Woodland Hills, CA 91367  
866-570-LISI (5474)  
Fax: 844-547-4329  
Email: JGrocky@lisibroker.com  
Web site: www.lisibroker.com  
Products: ACA Compliance, Acupuncture, Chiropractic, COBRA Compliance, Dental (group), Disability (group), ERISA, Health (group), Life (Term, Group Term, Universal Life, Variable), Payroll, PEO, Dental, Vision, Voluntary Benefits, Sec. 125, International Major Medical, Voluntary benefits, Workers' Comp., Worksite Marketing  
Serving: Los Angeles, Ventura County, Santa Barbara, and San Luis Obispo.

**LISI, Committed to Your Success (Orange)**

Contact: Jeff Hoss, Michele Isaly, Eric Tapia, Laurie Wolbart, Tyler Shepard, Grant Moulden, Amanda Morris  
2677 N. Main St., Ste. 350  
Santa Ana, CA 92705  
866-570-LISI (5474)  
Fax: 844-547-4329  
Email: JGrocky@lisibroker.com  
Website: www.lisibroker.com  
Products: ACA Compliance, Acupuncture, Chiropractic, COBRA Compliance, Dental (group), Disability (group), ERISA, Health (group), Life (Term, Group Term, Universal Life, Variable), Payroll, PEO, Dental, Vision, Voluntary Benefits, Sec. 125, International Major Medical, Voluntary benefits, Workers' Comp., Worksite Marketing  
Serving: Orange County & Inland Empire.

**LISI, Committed to Your Success (San Diego)**

Contact: Marc Eagleton, Tommy Gaffney  
9095 Rio San Diego Dr., Ste. 220  
San Diego, CA 92108  
866-570-LISI (5474)  
Fax: 800-603-1992  
Email: JGrocky@lisibroker.com  
Web site: www.lisibroker.com  
Products: ACA Compliance, Acupuncture, Chiropractic, COBRA Compliance, Dental (group), Disability (group), ERISA, Health (group), Life (Term, Group Term, Universal Life, Variable), Payroll, PEO, Dental, Vision, Voluntary Benefits, Sec. 125, International Major Medical, Voluntary benefits, Workers' Comp., Worksite Marketing  
Serving: San Diego County

**Lon E. Light & Associates**

Contact: Lon E. Light  
473 Helen Ave.  
LaFayette, CA 94549  
(925) 284-2907 Fax: (925) 284-2907  
Email: lonelight@comcast.net  
Email: lonelight@hotmail.com  
Products: Annuities; Financial Planning; Life (life settlements, single premium whole, special risk, survivor, term universal, whole)  
Serving: CA

**Mackeller & Associates**

Contact: Jim Mackellar, CLU, CLFC  
3323 Old Conejo Road  
Newbury Park, CA 91320  
BUS: (805) 499-3570 Ext 123  
CELL: (805) 405-1981  
FAX: (805) 499-3571  
Email: jim@mackellarassociates.com  
Website: www.mackellarassociates.com  
Products: annuities (ind., variable); Dental (group); Disability (ind.); Financial Planning; Health (short-term major medical); Life (living payout option, single premium whole life, survivor, term, universal life, variable, whole life) Serving: CA & NV

**Madison Brokerage Corp.**

Contact: Daniel P. Anderson  
Contact: Rhonda Raven  
65 Madison Ave., Ste. 200  
P.O. Box 1940  
Morristown, NJ 07962-1940  
(973) 539-3232, (888) 539-3232  
Fax: (973) 539-3737  
Email: sale@madisonbrokerage.com  
Website: www.madisonbrokerage.com  
Products: Annuities ( ind. Variable); Financial Planning; Life (charitable giving programs, group term, guaranteed issue, policy exchange, secondary market for

life, life settlements, single premium whole life, special risk, survivor, term, universal, variable, whole); LTC.  
Serving: Nationwide

**Mahal Insurance Agency, LLC**

Contact: Douglas Shimada  
PO Box 6785  
Moraga, CA 94570  
(925) 899-7880  
Fax: (888) 391-0211  
Email: dougMshimada@gmail.com  
Website: www.MahalInsurance.com  
Products: Employer paid and/or voluntary - Dental (group, individual), Vision (group, individual), Life (group), Disability (group), Health (international medical plans), Telemedicine (group), Travel Medical Evacuation plans (domestic, international).  
Serving: AZ, CA, CO, NJ, NV, NY, OR, SC, TX, UT, VA, WA

**McDermott Costa Insurance**

1045 McArthur Blvd.  
San Leandro, CA 94577  
(510) 351-7460, (877) 741-4843  
Fax: (510) 357-3230  
Email: general@mcdermottcosta.com  
Website: www.mcdermottcosta.com  
Products: AD&D, Cafeteria Plans; Chiropractic; Dental (group, ind.); Disability (ind., group); Health (ind., integrated plans, HSA, Medicare supplement, short-term major medical); Life (term); LTC; Pension [401(k)]; Vision  
Serving: CA

M&O Marketing  
27777 Franklin Road, 7th Floor  
Southfield, MI 48034  
(800) 228-5964, Fax: (248) 784-1401  
Email: info@mandomarketing.com  
Website: www.mandomarketing.com  
Products/Services: Annuity, Life, LTC Sales & Marketing  
Serving: Nationwide

**Merchants Benefit Administration, Inc.**

Contact: Brittany Neidhardt  
7077 E. Marilyn Rd., Bld. 1  
Scottsdale, AZ 85254  
(800) 800-6543, Fax: (480) 776-5050  
Email: bneidhardt@mbaadmin.com  
Website: www.mbaadmin.com  
Products: Dental (ind.); Health (group); Life (guaranteed issue)  
Serving: Nationwide

**MHN, INC.**

2370 Kerner Blvd.  
San Rafael, CA 94901  
(800) 327-2133  
Email: productinfo@mhn.com  
Website: www.mhn.com  
Products: EAP and Behavioral Health Coverage for Health Group and Health Integrated; Employee Assistance Programs; Managed Care; Mental Health; Training & Skill & Organizational Development; Wellness  
Serving: Nationwide

## MWG Dental & Vision Plan

Contact: MWG Broker Services  
PO Box 14067  
Jackson, MS 39236  
5712 I-55 N. Frontage Rd.  
Jackson, MS 39211  
(601) 206-7967, (877) 759-5728  
Fax: (601) 956-1702  
Email: brokerservices@morganwhite.com  
Website: www.mwg-dental.com  
Plan Type: Group Indemnity, PPO  
Product and Services: Group/Individual Dental & Vision Plans  
Min. Case Size: 2  
Serving: Nationwide

## National Insurance Marketing Corp.

Contact: Kenneth B. Brunetta  
5150 Fair Oaks Blvd., Ste. 101-347  
Carmichael, CA 95608  
(800) 274-7845, (916) 974-7845  
Fax: (916) 974-7613  
Email: ken@nimc.com  
Website: www.nimc.com  
Products: Annuities (Fixed Indexed, MYGA, Book Rate and Immediate annuities, ind.); Life (single premium whole life, special risk, term, Indexed universal life, No-Lapse Universal Life, whole life); Pension (pension plans/profit sharing)  
Serving: Nationwide except NY

## New Generation Insurance Marketing

Contact: Alec Svadjian  
28073 Smyth Dr.  
Valencia, CA 91344  
(818) 920-1770  
Fax: (661) 257-2578  
Email: asvadjian@newgenlife.com  
Website: www.newgenlife.com  
Products: Annuities (ind.); Critical Illness, Disability (ind.); Life (guaranteed issue, single premium whole life, special risk, survivor, term, UL Ind., whole life); LTC  
Serving: Nationwide

## Orange County Brokerage Life Insurance Services, Inc.

Jessica Markworth  
17822 17th St., Ste. 202  
Tustin, CA 92780  
(714) 550-0159, (866) 357-9329  
Fax: (714) 550-0869  
Email: jessica@ocbis.com  
Website: www.ocbis.com  
Serving: California  
Products: Life, Annuities, LTC, DI, Impaired Risk

## OC Life Insurance Agency, Inc.

Contact: Dan Love  
Orange County, California  
Phone: (949) 716-7051  
(800) 564-3309  
Fax: (888) 416-5033  
Email: Dan@OCLifeinsurance.com  
Website: www.OCLifeinsurance.com  
Products: Life (Term, Index UL, impaired risk, Universal, Whole, and Hybrid Life/LTC).  
Serving: Nationwide except NY

## Overseas Travel Insurance Services

Contact: LeAnne Lary  
Direct: (805) 531-9200  
Email: info@otis123.com  
Email: leanne@otis123.com  
Website: www.otis123.com  
Website: www.overseastravelinsurance-eservices.com  
Products: Insurance that covers you as you travel outside of your home country, Don't leave home without it! Some of the policies are: Short and Long Term Travel Medical, Student Travel Insurance, Trip insurance, Adventure sports coverage, Multi Trip insurance, Travel to the USA insurance, Immigration Insurance; Insurance to obtain VISAS; International Major Medical; Missionary Insurance; Mission Trips Individual Holiday/Trip cancellation Insurance; Worldwide Travel Medical Insurance Groups/Associations  
Serving: Nationwide and International

## Paradigm Insurance Marketing

Contact: Paul D. Kaplan  
310 N. Westlake Blvd., Ste. 240  
Westlake Village, CA 91362  
(818) 380-0034, (800) 822-7251  
Fax: (818) 706-0203  
Email: paul@paradigm-ins.com  
Website: www.back9ins.com  
Products: Life Insurance – Quote and Apply Platform for Protection and Accumulation product portfolio; Long Term Care insurance – Stand Alone, Linked Benefit and Hybrid Life plans; Disability Income – Individual, Overhead Expense and Disability Buy-Out; Annuities – Income, Accumulation and our special Income Assurance Immediate Need Annuity; Single Employer Post-Retirement Medical Reimbursement Plan – Retirement Benefit Plan.  
Serving: Nationwide

## Penn Mutual Life Insurance Co.

Contact: Ron Bertke, LUTCF 18375  
Ventura Blvd., Ste. 650  
Tarzana, CA 91356  
(818) 207-3930, Fax: (310) 861-1435  
Email: bertke.ron@pennmutual.com  
Website: www.pennmutual.com  
Products: Life, Annuities

## Perry Financial Network

Contact: Jeff Perry  
13405 Folsom Blvd., Ste. 400  
Folsom, CA 95630  
(877) 475-5244, Fax: (916) 293-0101  
Email: jeff@perryfinancial.net  
Website: www.perryfn.com  
Products: Annuities (ind., variable); Life (term, universal life, survivor, variable, whole life); LTC  
Serving: Western U.S.

## Petersen International Underwriters

Contact: Jimmy Petersen  
23929 Valencia Blvd., 2nd Floor  
Valencia, CA 91355  
(661) 254-0006, (800) 345-8816  
Fax: (661) 254-0604  
Email: jimmy@piu.org  
Website: www.piu.org  
Products: AD&D; Disability; Excess Disability, Impaired Risk Disability; Health (international major medical); Life (special risk), Short Term Medical  
Serving: Nationwide & International

## Peter Trummer Insurance

Contact: Peter Trummer  
10075 W. River Street, Ste. 201  
Truckee, CA 96160  
(530) 587-8900 Fax: (530) 587-8883  
Email: ptinsurance@icloud.com  
Website: www.ptinsurance.net  
Products: AD&D; Annuities (group, ind., variable); Cafeteria Plans; Cancer Insurance; Chiropractic Benefit; COBRA Compliance; Critical Illness; Dental (group, ind.); Disability (group, ind.); Health (group, health HSA, ind., integrated plans, self-funded administration, short-term major medical, international major medical); Life (charitable-giving programs, group term, guaranteed issue, living payout option, policy exchange, secondary market for life, single premium whole life, special risk, survivor, term, universal life, variable life, whole life); LTC, Pension (401(k), Pension plans/profit sharing); Prescription Drug Card, Vision  
Serving: Nationwide

## Pontrelli, Timour & Associates

Contact: Chris Pontrelli Jr., Raphy Timour  
1039 Hope St.  
South Pasadena, CA 91030  
Chris (626) 795-4138 ext. 250  
Fax: (626) 795-6496  
Email: cpontrelli@ptbenefits.com  
Website: www.ptbenefits.com  
Products: Group Employee Benefits  
Serving: CA

## PRAM Insurance Services Inc.

Contact: David P. Wilson  
1 Point Drive, Ste. 120  
Brea, CA 92821  
(714) 671-3951 ext. 12  
(800) 262-7726  
Fax: (714) 255-0977  
Email: dwilson@pram.com  
Website: www.pram.com  
Products: Limited Benefit and Indemnity Plans; MGU for Fully Insured Prescription Drug Card Plans for Traditional Employers, Associations; Voluntary Plans; Worksite; Services: National Registered Administrator "TPA" dedicated exclusively to providing Full Turnkey Pharmacy Administration; PBM Pharmacy Auditing for Employer Plans  
Serving: Nationwide

## The Producers Group

Contact: Eric Freundt  
9171 Towne Centre Drive, Ste. 350  
San Diego, CA 92122  
(800) 441-0140, Fax: (858) 793-5388  
Email: Eric.Freundt@thepg.com  
Website: www.thepg.com  
Products: Annuities (ind.); Life (special risk, survivor, term, universal, variable, whole life); LTC (ind.); DI

## Retirement Choices of California

714 W Olympic Blvd, Ste. 745  
Los Angeles, CA 90015  
Email: administrator@retirementchoices.org  
Website: www.retirementchoices.org  
Products: Accident; Annuities; Critical Illness; Defined Benefit Plans; Disability; Key Employee Insurance; Life (group, term, universal, whole); LTC; Retirement Planning Strategies; Personal Accounts; Section 79; Roth IRA; Supplemental Benefits (ind., group); Tax-Free Retirement; Worksite Marketing

## R.H. Insurance Services

Contact: Robert Hernandez  
411 S. Riverside Ave.  
Rialto, CA 92376  
(323)-582-4392, (909) 877-2032  
(800) 529-2690, Fax: (909) 874-7454  
Email: rhinsurance@rhaccounting4u.com  
Website: www.rhaccounting4u.com  
Products: Dental (group, ind.); Health (group, ind.); Life (guaranteed issue, single premium whole life, term, universal life, whole life); Vision; Workers' Comp.  
Serving: CA

## Rogers Benefit Group

Contact: Irina Sardaryan, Susan Diaz  
130 N. Brand Blvd., Ste. 310  
Glendale, CA 91203  
(818) 502-3800 ext. 11  
Fax: (818) 502-2170  
Email: losangeles@rogersbenefit.com  
Website: www.rbgcal.com  
Products: Health (group); Dental (group); Serving: Los Angeles, Orange, Riverside, San Bernardino, Santa Barbara, San Luis Obispo and Ventura Counties

## Rogers Benefit Group

Contact: Angie Keshia, Craig Gandy  
6540 Lonetree Blvd., Ste. 100  
Rocklin, CA 95765  
(916) 960-0400, (877) 659-8264  
Fax: (916) 960-0420  
Email: sacramento@rogersbenefit.com  
Website: www.rbgcal.com  
Products: Health (group)  
Serving: Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, El Dorado, Fresno, Humboldt, Kern, Kings Lake, Marin, Mariposa, Mendocino, Napa, Placer, Plumas, Sacramento, San Joaquin, Shasta, Solano, Sonoma, Stanislaus, Sutter, Tehama, Tulare, Yolo, Yuba and Northern Nevada

## Rogers Benefit Group

Bay Area Contact: Andrew Kerr, Cyndie Culbreth  
6155 Almaden Expressway, Ste. 210  
San Jose, CA 95120  
Email: akerr@rogersbenefit.com  
Email: sanjose@rogersbenefit.com  
Website: www.rbgcal.com  
(408) 268-9700  
Fax: (408) 997-7737  
Products: Health (group); Dental (group); Disability (group); Life (group); Voluntary (group)  
Serving: Alameda, Contra Costa, Marin, Monterey, Napa, San Benito, San Francisco, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma Counties

## Rogers Benefit Group

San Diego Contact: Melissa Medve  
11555 Sorrento Valley Rd., Ste. 203  
San Diego, CA 92121  
(858) 436-7222, (800) 872-0459  
Fax: (877) 508-7255  
Email: melissa@rbgsocal.com  
Website: www.rbgcal.com  
Products: Group Health, Dental, Vision, Life, LTD  
Serving: San Diego, Orange, Riverside, San Bernardino, Imperial Counties

**Save Gains Tax**

Contact: Paula Straub  
1623 La Bonita Way  
San Marcos, CA 92078  
(760) 917-0858, Fax: (866) 401-0424  
Email: pstraub@aol.com  
Website: www.savegainstax.com  
Products: Health and Life Insurance;  
Covered CA, Medicare Products, Annuities; Investment Advice, Charitable Remainder Trust; Sep-IRA, Simple IRA, Roth IRA, Deferred Sales Trusts, Life Settlements, Pensions, LTC, California Partnership  
Serving: Nationwide

**Senior Market Sales, Inc.**

Contact: Dan Trumblee  
8420 W. Dodge Rd., Ste. 510  
Omaha, NE 68114  
(800) 786-5566  
Fax: (402) 343-3689  
Email: dtrumblee@seniormarketsales.com  
Website: www.seniormarketsales.com  
Products: Critical Illness; Dental (ind.); Prescription Drug Card; Annuities (ind.); Health (int. major medical, medicare supplement; Short Term Major Med.); Life (guaranteed issue, living payout option, single premium, whole life, special risk, survivor, term, universal, whole life); LTC

**South Western Financial Network**

Contact: John Andraos  
505 N. Brand Ave., Ste. 850  
Glendale, CA 91203  
(818) 551-6600, Fax: 818-551-6615  
Email: jandraos@andraos.net  
Website: www.southwesternfinancial.net  
Products: Annuities (group, ind.); Disability (group, ind.); Life (whole life); Pension [401(k)]; Pension (pension plans/profit sharing).  
Serving: Nationwide

**Stan Israel Insurance Services Inc.**

Contact: Stan Israel, President  
5739 Kanan Rd., Ste. 367  
Agoura Hills, CA 91301  
(818) 706-1100, Fax: (818) 889-1593  
Email: sdiins@aol.com  
Website: www.sdiins.com  
Products: Life Insurance, Long Term Care Insurance, Hybrid and Linked Benefits (Life/Long-Term Care Insurance)  
Serving: CA

**Suncoast LTC Insurance Group**

Contact: Cory Stepanek  
1832 Bailey Drive  
Oceanside, CA 92054  
(760) 791-3061  
Email: cstepanek@suncoastltc.com  
Products: Annuities (fixed); Life; Long Term and short term Care, Medicare products  
Serving: Nationwide

**Tax and Financial Group**

Contact: Brian McNulty  
4001 MacArthur Blvd., 3rd Floor  
Newport Beach, CA 92660  
(949) 223-8100, (800) 373-2177  
Fax: (949) 223-8101  
Email: brian.mculty@tfgroup.com  
Website: www.tfgroup.com  
Products: Annuity (group contract, ind., variable); Cafeteria Plans, COBRA Compliance, Dental (ind., group); Disability (ind., group); Financial Planning, Health (ind., group, HSA); Life (charitable-giving programs, group term, guaranteed issue, living payout option, policy exchange, single premium whole life, survivor, term, universal life, variable, whole life); LTC, Pension (pension plans/profit sharing, 401(k)); Vision, Worksite Marketing  
Serving: S. CA, CO, HI, TX

**Team Alvarez Insurance Services**

Contact: Gaston Alvarez  
1971 E. 4th St., Ste. 200  
Santa Ana, CA 92705  
(714) 978-6300, (800) 288-9250  
Fax: (805) 512-7840  
Email: gus@teamalvarez.net  
Products: All aspects of Medicare, Dental/Vision, (Group, Ind.); Covered CA Ind. Health, Covered CA Shop (group), Medicare Supplements, Short Term Major Med, Life insurance (guaranteed issue, group term, single premium whole life, special risk, survivor, term, and universal life), LTC, Final Expense, Annuities  
Serving: AZ, CA

**Ted Anderson Insurance**

Contact: Ted Anderson  
830 Orange Ave., Ste. C  
Coronado, CA 92118  
(619) 435-3636, Fax: (619) 435-3010  
Email: tedandersoninsurance@gmail.com  
Website: tedandersoninsurance.com  
Products: Annuities (ind.); Critical Illness; Dental (ind., group); Disability (ind., group); Health (ind., group, HSA, international travel plans, Medicare bridge, Medicare supplement, short-term major medical); Life (guaranteed issue, group term, single premium whole life, Legal & Identity Theft Plans, Life Settlements, special risk, survivor, term, universal life); Long Term Care Insurance, Vision  
Serving: CA

**Thomson Ins. Broker/RTIB, Inc.**

Contact: Rich Thomson, George Thomson  
2311 Lake Tahoe Blvd., Ste. 7  
South Lake Tahoe, CA 96150  
(530) 541-8511, Fax: (530) 541-6832  
Email: george@rtibtahoe.com  
Website: www.rtibtahoe.net  
Products: Acupuncture, AD&D, Dental (group); Disability (ind.); Health (ind., international major medical, HSA, Medicare supplement, short-term major medical); Life (group term)  
Serving: CA & NV

**TMQuotes**

Contact: Sabrina Rose  
2350 Mission College Blvd., Ste. 1140  
Santa Clara, CA 95054  
Direct line: 408.737.2555 Ext. 135  
Mobile: 408.966.9816  
Fax: 408.496.1090  
Email: info@tmquotes.com  
Website: www.tmquotes.com  
Products/Services: Powered by VisitorsCoverage Inc. TMQuotes is revolutionizing the travel insurance industry by bridging the gap between agents and technology and empowering agents to take control of their online presence and successfully grow their business in today's digital world.  
Area served: Nationwide

**Total Financial & Insurance Svcs.**

Contact: Scott Whitehead  
300 Corporate Point, Ste. 250  
Culver City, CA 90230  
(310)954-0353, (800) 989-7500  
Fax: (310) 575-3912  
Email: swhitehead@totalfinancial.com  
Website: www.totalfinancial.com  
Products: Annuities and SPIAs; Life (Impaired Risk, Foreign Nationals, Indexed Universal Life, Premium Financing, Charitable-giving programs, Guaranteed issue, Survivorship, Term, Universal life, Whole life)  
Serving: Nationwide

**Traci's Insurance Services, Inc.**

Contact: Traci Roncal  
7059 Ohio River Drive  
Eastvale, CA 91752  
(951) 264-8289, Toll Free (888) 406-1393  
Fax: (951) 710-6419  
Email: insurance@tracironcal.com  
Website: www.tracironcal.com  
Products: AD&D Ind, Cancer, Critical Illness, Dental (group, ind.), Disability (group, ind.), vision, Annuities (group, ind.), Financial planning, Health Insurance (group, ind., int. Major medical, medicare supplement, short term major med.) Life Insurance (Charitable giving programs, group term, guaranteed issue, living payout option, policy exchange, single premium whole life, special risk, survivor, term, Universal, whole life, life settlements), Long Term Care, Workers Comp.  
Serving: AZ, CA, NV, WA

**Triad Financial Insurance Marketing Inc.**

Contact: Gordon Silverstein, Lewin Silverstein, and Lee Chester  
18757 Burbank Blvd., Ste. 303  
Tarzana, CA 91356-6329  
(818) 938-5600, (800) 392-9977  
Fax: (818) 988-5288  
Email: gsilverstein@triadinsurancegroup.com  
Products: AD&D, Acupuncture, Annuity (group contract, individual, variable); Cafeteria Plans, Cancer, Chiropractic, Dental (individual, group); Disability (individual, group); Financial Planning; California Choice; Health (individual, group, integrated plans medical & 24 hrs., international major medical, health-savings accounts, Medicare bridge, Medicare supplement, self-funded administration, short-term major medical); Life (guaranteed issue, life settlement, living payout option, policy exchange, single premium whole life, special risk, survivor, term, group term, universal life, variable, whole life); Long-Term Care, Pension (401(k)); Prescription Drug Card, Vision, Workers' Comp, Worksite Marketing  
Serving: Nationwide

**TripleChoicePlan**

Dental•Vision•Life•Disability  
Contact: Jason Kent  
1964 Westwood Blvd., Ste. 120  
Los Angeles, CA 90025  
Tel: (310) 470-2343 (800) 489-7577  
Fax: (310) 441-5660  
Email: La.Quotes@triplechoiceplan.com  
Website: www.triplechoiceplan.com  
Products/Services: Dental, Vision, Life and Disability  
Plan type: DHMO, PPO, EPO, Individual and Group  
Min. Size: 2+

**TWH Annuities & Insurance Agency Inc.**

Contact: Gregory Skogsberg, Ami Skogsberg, Tipton Huffman and John Roberts  
650 E. Parkridge Ave., Ste. 112  
Corona, CA 92879  
Contact: Gregory Skogsberg, Ami Skogsberg  
(714) 283-9194, (800) 200-9194  
Fax: (714) 283-9195  
Email: info@twhagency.com  
Email: john@twhagency.com  
Website: www.twhagency.com  
Products: Annuities; Life (single premium whole life, survivor, term, group term, universal life, whole life) Long Term Care, Life Settlements  
Serving: Nationwide

**United Retirement Orange County**

Contact: Margaret Cole  
23046 Avenida de la Carlota, Ste. 500  
Laguna Hills, CA 92653  
(949) 768-4015, Fax: (949) 600-7666  
Email: margaret.cole@unitedretirement.com  
Website: www.unitedretirement.com  
Products: Defined Benefit, Cash Balance, Profit Sharing, 401(k)  
Serving: Nationwide

**USI Travel Insurance Services**

Contact: Wendy Miller, Director of Sales & Client Relations-Insurance Professionals Travel Insurance Services, A Member Company of USI Affinity  
793 S. Tracy Blvd., Ste. 204  
Tracy, CA 95376  
(800) 937-1387 ext. 48956  
(925) 405-8956, Fax: (610) 537-2224  
Email: wendy.miller@travelinsure.com  
Website: www.travelinsure.com  
Products: Health (group, ind., Medicare supplement, short-term major medical, international major medical)  
Serving: Nationwide

**Voluntary Benefit Advisors (VBA)**

Contact: Jennifer Lococo  
2400 Main St., Ste. 200  
Irvine, CA 92614  
(949) 954-1300, (866) 797-3236  
Fax: (949) 954-1301  
Email: Jlococo@vbadv.com  
Email: info@vbadv.com  
Website: www.vbadv.com  
Products: Cancer Insurance, Critical Illness, Dental (Group, Ind.) Disability (Group, Ind.) Life (Group Term, Guaranteed Issue, Term Universal, Whole Life), Long Term Care, Website Marketing  
Serving: Nationwide

**Warner Pacific Insurance Services**

Contact: Jeff Papenfus, Senior Vice President of Sales  
Our 33 Relationship Based Sales Executives are located throughout the state along with a complete back-office solution with over 200 employees dedicated to your success. We offer state-of-the-art technology tools to make your entire sales cycle smoother and more productive as well as training opportunities on everything from Medicare to Worker's Comp.  
Home office: 32110 Agoura Road  
Westlake Village, CA 91361  
(800) 801-2300  
Email: jeffp@warnerpacific.com  
Website: www.warnerpacific.com  
Products: Medical, Dental, Life, Vision, Work Comp, Disability, Voluntary, LTC, Medicare and more.  
Serving: CA, CO

**Welcome Funds Inc.**

Contact: Daniel Ohman  
6001 Broker Sound Parkway, Ste. 320  
Boca Raton, FL 33487  
(561) 862-0244, (877) 227-4484  
Fax: (561) 862-0242  
Email: info@welcomefunds.com  
Website: www.welcomefunds.com  
Products: Secondary market for life insurance including, Life Settlement broker services, fair market valuations and policy appraisals.  
Serving: Nationwide

**Western World Annuity**

Contact: Toby Hartley  
23545 Crenshaw Blvd., Ste. 204A  
Torrance, CA 90505  
(310) 540-5299, (800) 323-4032  
Fax: (310) 316-1167  
Email: toby@wwannuity.com  
Website: www.westernworldannuity.com  
Products: Annuities; Financial Planning  
Serving: Nationwide

**W.J. Barrett Insurance Agency Inc.**

Contact: Bill Barrett or Jill Bradish  
P.O. Box 2339  
Capistrano Beach, CA 92624  
(888) 254-7675 Fax: (949) 493-7325  
Email: bill@plusgroupca.com  
Website: www.plusgroupca.com  
Products: Critical Illness, Disability (ind.); LTC  
Serving: CA

**Wolfpack Insurance Services**

Contact: Tyler WolfKlain  
425 Harbor Blvd., Ste. 2C  
Belmont, CA 94002  
(650) 631-2460, (800) 296-0192  
Fax: (650) 591-4022  
Email: logan@dvsins.com  
Website: www.dentalandvisionins.com  
Products: Dental (group); Vision (group)  
Serving: CA

**Word & Brown**

Contact: Bill Mason  
701 S. Parker  
Orange, CA 92868  
(800) 869-6989  
Fax: (714) 835-6752  
Email: bmason@wordandbrown.com  
Website: www.wordandbrown.com  
Products: Health (Group, Individual, Medicare Supplement, Medicare Advantage), Short-Term Medical, Dental, Vision, Chiropractic, Life, LTD, LTC, COBRA, HIPAA Compliance Services and Flexible Benefit Programs.  
Serving: Orange County

**Word & Brown**

Contact: Vanessa Benitez  
3131 Camino Del Rio North, Ste. 820  
San Diego, CA 92108  
(800) 397-3381  
Email: vbenitez@wordandbrown.com  
Website: www.wordandbrown.com  
Products: Health (Group, Individual, Medicare Supplement, Medicare Advantage), Short-Term Medical, Dental, Vision, Chiropractic, Life, LTD, LTC, COBRA, HIPAA Compliance Services and Flexible Benefit Programs.  
Serving: San Diego County

**Word & Brown**

Contact: Daniel Pierce  
3633 Inland Empire Blvd., Ste. 525  
Ontario, CA 91764  
(877) 225-0988  
Email: dpierce@wordandbrown.com  
Website: www.wordandbrown.com  
Products: Health (Group, Individual, Medicare Supplement, Medicare Advantage), Short-Term Medical, Dental, Vision, Chiropractic, Life, LTD, LTC, COBRA, HIPAA Compliance Services and Flexible Benefit Programs.  
Serving: Inland Empire Regional Office

**Word & Brown**

Contact: Matt Leslie  
1737 N. First Street, Ste. 680  
San Jose, CA 95112  
(800) 255-9673  
Email: mleslie@wordandbrown.com  
Website: www.wordandbrown.com  
Products: Health (Group, Individual, Medicare Supplement, Medicare Advantage), Short-Term Medical, Dental, Vision, Chiropractic, Life, LTD, LTC, COBRA, HIPAA Compliance Services and Flexible Benefit Programs.  
Serving: Northern CA Regional Office

**OTHER IMPORTANT NUMBERS**

AHIP—American's Health Insurance Plans	www.ahip.org	(202) 778-3200	IFEBP—Int'l Foundation of Employee Benefit Plans	www.ifebp.org	(888) 334-3327
ACLI—American Council of Life Insurance	www.acli.com	(202) 624-2000	IIAA—Ind. Ins. Agents of America	www.iiaba.net	(800) 221-7917
A.M. Best Company—Now Free Ratings	www.ambest.com	(908) 439-2200	IAIP—International Association of Insurance Professionals		(800) 766-6249
CAHU—CA Ass. of Health Underwriters	www.cahu.org	(800) 322-5934	LIMRA—Life Insurance Market Research Association	www.limra.com	(860) 255-7789
CAHP—CA Ass. of Health Plans	www.calhealthplans.org	(916) 552-2910	MDRT—Million Dollar Roundtable	www.mdrt.org	(847) 692-6378
CA Insurance Consumer Hot Line—Questions & Problems CA Only		(800) 927-4357	NAHU—Nat'l Ass. of Health Underwriters	www.nahu.org	(202) 552-5060
California Department of Insurance Producers Hotline		(800) 967-9331	NAILBA—Nat'l Ass. of Ind.Life Brokage Agency	www.nailba.org	(703) 884-1525
College For Financial Planners	www.cffp.edu	(800) 237-9990	NAIFA—Nat'l Ass. of Ins. & Fin. Advisors—CA	www.naifacalifornia.org	(844) 536-9939
Consumer HMO Hotlines	www.hmohelp.ca.gov	(888) 466-2219	NAIFA—Nat'l Ass. of Ins. & Financial Advisors	www.naifa.org	(877) 866-2432
Continuing Ed Information	www.insurance.ca.gov	(800) 927-4357	PIMA—Pro. Ins. Marketing Association	www.pima-assn.org	(817) 569-7462
FPA—Financial Planning Association	www.fpanet.org	(800) 322-4237	SIIA—Self Insurance Institute of America	www.siia.org	(800) 851-7789
IBA West—Ins, Broker & Agents of the West	www.trustchoice.com	(800) 772-8998	SFSP—Society of Fin. Svcs. Professionals	www.societyoffsp.org	(800) 329-6900
ICI—Investment Company Institute	www.ici.org	(202) 326-5800	TAC—The American College	www.theamericancollege.edu	(888) 263-7265
Insurance Licensing Questions	www.insurance.ca.gov	(916) 322-3555			

The Product Sources section has 43 categories. The agencies offering these products are listed in each category. To get the addresses, phone, fax, and email addresses of these agencies, refer back to the Independent Life/Health Brokerage Agency section on pages 8 through 18. Profiles of many of these products providers are included in the second half of the Directory. Check the table of contents on page 4.

**ANCILLARY BENEFITS**

**ACUPUNCTURE**

BELAIR INSURANCE SERVICES  
COPOWER, INC. ANCILLARY GEN. AGENCY  
DICKERSON EMPLOYEE BENEFITS INS. SVCS.  
GROUP BENEFITS INC.  
LISI  
THOMSON INSURANCE BROKERS  
TRIAD FINANCIAL INSURANCE MKTG., INC.

**AD&D**

ASSETS UNLIMITED INC.  
BAY RIVER INSURANCE SERVICES  
BILL PROCTOR & ASSOCIATES INS. INC.  
BRYSON FINANCIAL  
DESIGNS IN LIFE  
EQUOTE  
HRBC INSURANCE  
ITG WORLDWIDE INSURANCE AGENCY  
JLS F.I.R.M. INC.  
MYERS-STEVENS-MELLO & CO., INS., SVCS.  
PETER TRUMMER INSURANCE  
PETERSEN INTERNATIONAL UNDERWRITERS  
SHEPLER AND FEAR GENERAL AGENCY  
STREAMLINE BENEFITS  
THOMSON INSURANCE BROKERS  
TRIAD FINANCIAL INSURANCE MKTG., INC.

**CAFETERIA PLANS**

ASSETS UNLIMITED INC.  
BELAIR INSURANCE SERVICES  
BEN-E-LECT  
BILL PROCTOR & ASSOCIATES INS. INC.  
CHIMIENTI AND ASSOCIATES  
CLAREMONT INSURANCE SERVICES  
CLOCK INSURANCE AND FINANCIAL SVCS.  
CMG INSURANCE SERVICES  
COASTAL FINANCIAL PARTNERS GROUP  
DEALEY RENTON & ASSOCIATES  
DICKERSON EMPLOYEE BENEFITS INS. SVCS.  
FLEXTODAY  
GROUP BENEFITS INC.  
HRBC INSURANCE  
JLS F.I.R.M. INC.  
MYERS-STEVENS-MELLO & CO., INS. SVCS.  
PETER TRUMMER INSURANCE  
PONTRELLI, TIMOUR & ASSOCIATES  
R.H. INSURANCE SERVICES  
STREAMLINE BENEFITS  
TAX & FINANCIAL GROUP  
TRIAD FINANCIAL INS. MARKETING INC.

**CANCER INSURANCE PLANS**

BAY RIVER INSURANCE SERVICES  
BELAIR INSURANCE SERVICES  
BILL PROCTOR & ASSOCIATES INS. INC.  
CLOCK INSURANCE AND FINANCIAL SVCS.  
DICKERSON EMPLOYEE BENEFITS INS. SVCS.  
EDWARDS/GLICK INSURANCE MARKETING  
GENERAL AGENCY INS. DEV. SVCS. (GAIDS)  
GROUP BENEFITS INC.  
HRBC INSURANCE  
PETER TRUMMER INSURANCE  
TRIAD FINANCIAL INS. MARKETING INC.  
CORPORATION  
WARNER PACIFIC INSURANCE SERVICES

**CHIROPRACTIC**

ASSETS UNLIMITED INC.  
BELAIR INSURANCE SERVICES  
BILL PROCTOR & ASSOCIATES INS. INC.  
CMG INSURANCE SERVICES  
COPOWER, INC. ANCILLARY GEN. AGENCY  
DEALEY RENTON  
DICKERSON EMPLOYEE BENEFITS INS. SVCS.

GROUP BENEFITS INC.  
JLS F.I.R.M. INC.  
LISI  
MYERS-STEVENS-MELLO & CO., INS., SVCS.  
PETER TRUMMER INSURANCE  
TRIAD FINANCIAL INS. MKTG. INC. CORP.  
WORD & BROWN

**CRITICAL ILLNESS**

ACE BENEFITS GROUP RETIREMENT & INS.  
AIGILIS CORP.  
APPLIED GENERAL AGENCY INC.  
ASSETS UNLIMITED INC.  
BARRY J. FISHER INSURANCE  
MARKETING INC.  
BAY RIVER INSURANCE SERVICES  
BILL PROCTOR & ASSOCIATES INS. INC.  
CALIFORNIA LTC INSURANCE SERVICES LLC.  
CHIMIENTI & ASS. INSURANCE SVCS.  
CNMA MULTI-INSURANCE AGENCY  
COASTAL FINANCIAL PARTNERS GROUP  
CPS RON VIOLA  
CPS INSURANCE SERVICES  
CPS SACRAMENTO  
DESIGNS IN LIFE  
DI & LTC INSURANCE SERVICES  
DI BROKER  
EDWARDS/GLICK INSURANCE MARKETING  
EPIC INSURANCE BROKERS  
EQUOTE  
GBS INSURANCE AND FINANCIAL SVCS., INC.  
GENERAL AGENCY INS. DEV. SVCS. (GAIDS)  
GORDON GLADSTONE ASSOCIATES  
IMS ASSOCIATES  
JENKINS INSURANCE GROUP  
LECLAIR CORP.  
MAHALO INSURANCE AGENCY  
NEW GENERATION INSURANCE MARKETING  
AMERICAN CONSUMER'S LEAGUE  
PARADIGM INSURANCE MARKETING  
PETER TRUMMER INSURANCE  
STAN ISRAEL INSURANCE  
STREAMLINE BENEFITS CORPORATION  
W.J. BARRETT INSURANCE AGENCY INC.

**DENTAL (GROUP)**

AIGILIS CORP.  
AIS INSURANCEAIS  
ASSETS UNLIMITED INC.  
ASSOCIATION OF CHAMBER MEMBERS  
BEERE & PURVES INC.  
BELAIR INSURANCE SERVICES  
BENEFITMALL  
BENEFITS STORE INC.  
BEN-E-LECT  
BERBOWER INSURANCE AGENCY  
BEST LIFE AND HEALTH INSURANCE CO.  
BEST  
BILL PROCTOR & ASSOCIATES INS. INC.  
BRYSON FINANCIAL GROUP  
THE CAMDEN INSURANCE AGENCY  
C.C.S.B. INSURANCE ADMINISTRATORS  
CHIMIENTI & ASSOCIATES INSURANCE SVCS.  
CLAREMONT INSURANCE SERVICES  
CLOCK INSURANCE AND FINANCIAL SVCS.  
CMG INSURANCE SERVICES  
COASTAL FINANCIAL PARTNERS GROUP  
COPOWER, INC. ANCILLARY GEN. AGENCY  
CYPRESS DENTAL & VISION  
DAVID W. WHITE & ASSOCIATES  
DEALEY RENTON  
DICKERSON EMPLOYEE BENEFITS INS. SVCS.  
DIRECT BENEFITS  
EASY INSURANCE MARKETING INC.  
EMERSON REID

EPIC INSURANCE BROKERS  
FIRST EAGLE INSURANCE  
GROUP BENEFITS INC.  
HRBC INSURANCE  
IBP INSURANCE SERVICES  
JENKINS INSURANCE GROUP  
JLS F.I.R.M. INC.  
LECLAIR CORP.  
LISI  
MAHALO INSURANCE AGENCY  
MWG MARKETING  
MYERS-STEVENS-MELLO & CO., INS., SVCS.  
NFP  
PETER TRUMMER INSURANCE  
PONTRELLI, TIMOUR & ASSOCIATES  
R.H. INSURANCE SERVICES  
ROGERS BENEFIT GROUP  
RXREINS  
SENIOR MARKET SALES, INC.  
SHEPLER AND FEAR GENERAL AGENCY  
STREAMLINE BENEFITS  
TAX & FINANCIAL GROUP  
TEAM ALVAREZ INSURANCE SERVICES  
TED ANDERSON INSURANCE SERVICES  
THOMSON INSURANCE BROKERS  
TRIAD FINANCIAL INS. MARKETING INC.  
TRIPLE CHOICE PLAN DENTAL  
WARNER PACIFIC INSURANCE SERVICES  
WOLFPACK INSURANCE SERVICES  
WORD & BROWN

**DENTAL (INDIVIDUAL)**

AIGILIS CORP.  
AIS INSURANCEAIS  
ASSETS UNLIMITED INC.  
BELAIR INSURANCE SERVICES  
BENEFITMALL  
BENEFITS STORE INC.  
BERBOWER INSURANCE AGENCY  
BEST LIFE AND HEALTH INSURANCE CO.  
BEST  
BILL PROCTOR & ASSOCIATES INS. INC.  
BRYSON FINANCIAL GROUP  
THE CAMDEN INSURANCE AGENCY  
CHIMIENTI & ASSOCIATES INSURANCE SVCS.  
CLOCK INSURANCE AND FINANCIAL SVCS.  
CMG INSURANCE SERVICES  
COASTAL FINANCIAL PARTNERS GROUP  
CYPRESS DENTAL & VISION  
DAVID W. WHITE & ASSOCIATES  
DICKERSON EMPLOYEE BENEFITS INS. SVCS.  
DIRECT BENEFITS INC.  
EASY INSURANCE MARKETING INC.  
EDWARDS/GLICK INSURANCE MARKETING  
EMERSON REID  
FIRST EAGLE INSURANCE  
GROUP BENEFITS INC.  
HRBC INSURANCE  
JLS F.I.R.M. INC.  
LARRY MEDEIROS  
LECLAIR CORP.  
MAHALO INSURANCE AGENCY  
MERCHANTS BENEFIT ADMINISTRATION  
MWG MARKETING  
MYERS-STEVENS-MELLO & CO., INS., SVCS.  
NFP  
PETER TRUMMER INSURANCE  
R.H. INSURANCE SERVICES  
SENIOR MARKET SALES  
SHEPLER AND FEAR GENERAL AGENCY  
STREAMLINE BENEFITS  
TAX & FINANCIAL GROUP  
TEAM ALVAREZ INSURANCE SERVICES  
TED ANDERSON INSURANCE SERVICES  
TRIAD FINANCIAL INS. MARKETING INC.  
TRIPLE CHOICE PLAN DENTAL  
WORD & BROWN

**DISABILITY (GROUP)**

ACE BENEFITS GROUP RETIREMENT & INS.  
AIS INSURANCEAIS  
AMERICAN ADVANCED INS.  
AMERICAN CAPITAL SECURITY CORP.  
AMERICAN CONSUMERS LEAGUE  
ASSETS UNLIMITED INC.  
BACKNINE INSURANCE SERVICES

BELAIR INSURANCE SERVICES  
BENEFITMALL  
BERBOWER INSURANCE AGENCY  
BEST  
BILL PROCTOR & ASSOCIATES INS. INC.  
BROKERS MARKETING SERVICES, INC.  
CALIBRATED CAPITAL, INC.  
CALIFORNIA GUARDIAN BROKERAGE  
CARMICHAEL ASSOCIATES  
CASSANI & ASSOCIATES INSURANCE SVCS.  
CAVALIER ASSOCIATES INSURANCE  
CHIMIENTI & ASSOCIATES INSURANCE SVCS  
CLAREMONT INSURANCE SERVICES  
CLOCK INSURANCE AND FINANCIAL SVCS.  
CMG INSURANCE SERVICES  
COPOWER, INC. ANCILLARY GEN. AGENCY  
CNMA MULTI-INSURANCE AGENCY  
COASTAL FINANCIAL PARTNERS GROUP  
CPS INSURANCE SERVICES  
DAVID W. WHITE & ASSOCIATES  
DEALEY RENTON  
DI & LTC INSURANCE SERVICES  
DI BROKER  
DICKERSON EMPLOYEE BENEFITS INS. SVCS.  
DIRECT BENEFITS  
DISABILITY INSURANCE RESOURCE  
CENTER  
DUNHILL MKTG. & INS. SVCS.  
EASY INSURANCE MARKETING INC.  
EMERSON REID  
EPRO  
EQUOTE  
GORDON GLADSTONE ASSOCIATES  
GROUP BENEFITS INC.  
HRBC INSURANCE  
HIGHLAND CAPITAL BROKERAGE  
IBP INSURANCE SERVICES  
IMS ASSOCIATES  
INNOVATIVE SOLUTIONS INS. SVCS. LLC.  
INSURANCE RESOURCES GROUP  
ITG WORLD WIDE INSURANCE AGENCY  
JLS F.I.R.M. INC.  
KNIGHT & ASSOCIATES  
LECLAIR CORP.  
LISI  
MAHALO INSURANCE AGENCY  
MYERS-STEVENS-MELLO & CO., INS., SVCS.  
NEW GENERATION INS. MARKETING  
NFP  
PARADIGM INSURANCE MARKETING  
PETER TRUMMER INSURANCE  
PRB INSURANCE AND FINANCIAL SVCS.  
PONTRELLI, TIMOUR & ASSOCIATES  
R.H. INSURANCE SERVICES  
ROGERS BENEFIT GROUP  
SHEPLER AND FEAR GENERAL AGENCY  
STREAMLINE BENEFITS  
SOUTH WESTERN FINANCIAL  
SYMETRA LIFE INSURANCE COMPANY  
TAX & FINANCIAL GROUP  
TED ANDERSON INSURANCE SERVICES  
TRIAD FINANCIAL INS. MARKETING INC.  
TRIPLE CHOICE DENTAL PLAN  
WARNER PACIFIC INSURANCE SERVICES

**DISABILITY (INDIVIDUAL)**

AIS INSURANCEAIS  
AMERICAN CAPITAL SECURITY CORP.  
AMERICAN CONSUMERS LEAGUE  
ASSETS UNLIMITED INC.  
BACKNINE INSURANCE SERVICES  
BARRY J. FISHER INSURANCE  
MARKETING INC.  
BAY RIVER INSURANCE  
BELAIR INSURANCE SERVICES  
BENEFITMALL  
BERBOWER INSURANCE AGENCY  
BEST  
BILL PROCTOR & ASSOCIATES INS. INC.  
BROKERS MARKETING SERVICES, INC.  
BRYSON FINANCIAL GROUP  
CALIFORNIA GUARDIAN  
CASSANI & ASSOCIATES INS. SVCS., INC.  
CAVALIER ASSOCIATES  
CENCO INSURANCE MARKETING CORP.  
CHIMIENTI & ASSOCIATES INSURANCE SVCS

CPS INSURANCE SERVICES  
 CLOCK INSURANCE AND FINANCIAL SVCS.  
 CMG INSURANCE SERVICES  
 CNMA MULTI-INSURANCE AGENCY  
 CPS SACRAMENTO  
 DAVID W. WHITE & ASSOCIATES  
 DEALEY RENTON  
 DESIGNS IN LIFE  
 DI & LTC INSURANCE SERVICES  
 DI BROKER  
 DIRECT BENEFITS  
 DISABILITY INS. SVCS. INC.  
 DISABILITY INSURANCE RESOURCE CENTER  
 DUNHILL MARKETING & INSURANCE SVCS.  
 EASY INSURANCE MARKETING INC.  
 EMERSON REID  
 EPRO  
 EQUOTE  
 FIRST RESOURCE INSURANCE  
 GBS INSURANCE AND FINANCIAL SVCS., INC.  
 GORDON GLADSTONE ASSOCIATES  
 GROUP BENEFITS INC.  
 HRBC INSURANCE  
 HIGHLAND CAPITAL BROKERAGE  
 IMS ASSOCIATES  
 INSURANCE RESOURCES GROUP  
 INTEGRATED PLANNING SOLUTIONS  
 ITG WORLDWIDE INSURANCE AGENCY  
 JLS F.I.R.M. INC.  
 JONES ASSOCIATES FIN. & INS. SVCS., INC.  
 KOUZMANOFF FINANCIAL/INS. SOURCES INC.  
 LECLAIR CORP.  
 LISI  
 MAHALO INSURANCE AGENCY  
 MYERS-STEVENS-MELLO & CO., INS. SVCS., INC.  
 NATIONAL LIFE INSURANCE COMPANY  
 NEW GENERATION INS. MARKETING  
 NFP  
 PARADIGM INSURANCE SERVICES  
 PETER TRUMMER INSURANCE  
 PETERSEN INTERNATIONAL UNDERWRITERS  
 RETIREMENT CHOICES OF CALIFORNIA  
 R.H. INSURANCE SERVICES  
 STEVE SHORR INSURANCE  
 STREAMLINE BENEFITS  
 SYMETRA LIFE INSURANCE COMPANY  
 TAX & FINANCIAL GROUP  
 TED ANDERSON INSURANCE SERVICES  
 THOMSON INSURANCE BROKERS  
 TRIAD FINANCIAL INS. MARKETING INC.  
 CORPORATION  
 TRIPLE CHOICE PLAN DENTAL  
 WARNER PACIFIC  
 W.J. BARRETT INSURANCE AGENCY INC.  
 WORLD INSURE

**PRESCRIPTION DRUG CARD**

AIGILIS CORP.  
 ASSETS UNLIMITED INC.  
 BENEFITMALL  
 BILL PROCTOR & ASSOCIATES INS. INC.  
 CMG INSURANCE SERVICES  
 COASTAL FINANCIAL PARTNERS GROUP  
 COPOWER, INC. ANCILLARY GEN. AGENCY  
 DICKERSON EMPLOYEE BENEFITS INS. SVCS.  
 EASY INSURANCE MARKETING INC.  
 EPIC INSURANCE BROKERS  
 E PRO INSURANCE AGENCY  
 FOULDS & FELDMANN HEALTH INS.  
 AGENCY  
 FINANCIAL GRADE SENIOR CONSULTANTS  
 GROUP BENEFITS INC.  
 HRBC INSURANCE  
 JENKINS INSURANCE GROUP  
 JLS F.I.R.M. INC.  
 PETER A. TRUMMER INSURANCE  
 PRAM INSURANCE SERVICES, INC.  
 RXREINS  
 SENIOR MARKET SALES  
 STREAMLINE BENEFITS  
 TRIAD FINANCIAL INS. MARKETING INC.

**VISION**

AIS  
 ASSETS UNLIMITED INC.  
 BEERE & PURVES

BELAIR INSURANCE SERVICES  
 BENEFITMALL  
 BENEFITS STORE INC.  
 BEN-E-LECT  
 BEST LIFE AND HEALTH INSURANCE CO.  
 BEST  
 BRYSON FINANCIAL GROUP  
 THE CAMDEN INSURANCE AGENCY  
 CHIMIENTE AND ASSOC. INSURANCE SVCS.  
 CLAREMONT INSURANCE SERVICES  
 COASTAL FINANCIAL PARTNERS GROUP  
 CLOCK INSURANCE AND FINANCIAL SVCS.  
 CMG INSURANCE SVCS. COMMUNICATIONS  
 COPOWER, INC. ANCILLARY GEN. AGENCY  
 CYPRESS DENTAL & VISION  
 DEALEY RENTON & ASSOCIATES  
 DICKERSON EMPLOYEE BENEFITS INS. SVCS.  
 DIRECT BENEFITS  
 EASY INSURANCE MARKETING INC.  
 EMERSON REID  
 EPIC INSURANCE BROKERS  
 FIRST EAGLE INSURANCE  
 GROUP BENEFITS INC.  
 HRBC INSURANCE  
 JENKINS INSURANCE GROUP  
 JLS F.I.R.M. INC.  
 MWG MARKETING  
 MYERS-STEVENS & CO. INC.  
 PETER TRUMMER INSURANCE  
 R.H. INSURANCE SERVICES  
 RXREINS  
 HEPLER AND FEAR GENERAL AGENCY  
 STREAMLINE BENEFITS  
 TAX & FINANCIAL GROUP  
 TED ANDERSON INSURANCE SERVICES  
 TRIAD FINANCIAL INS. MARKETING INC.  
 TRIPLE CHOICE PLAN  
 WARNER PACIFIC INSURANCE SERVICES  
 WELLS FARGO WHOLESALERS INS. SVCS. INC.  
 WOLFPACK INSURANCE  
 WORD & BROWN

**ANNUITIES****ANNUITIES (GROUP)**

AMERICAN CONSUMER'S LEAGUE  
 THE ANNUITY STORE  
 APPLIED GENERAL AGENCY  
 BACKNINE INSURANCE SERVICES  
 BAY RIVER INSURANCE  
 BERBOWER INSURANCE AGENCY  
 BGA INSURANCE  
 BILL PROCTOR & ASSOCIATES INS. INC.  
 BROKERS MARKETING SERVICES INC.  
 CASSANI & ASSOCIATES INSURANCE SVCS.  
 COASTAL FINANCIAL GROUP  
 COREY STEPANEK CLTC  
 CPS INSURANCE SERVICES  
 DUNHILL MKTG. & INS. SVCS.  
 E PRO INSURANCE AGENCY  
 EQUOTE  
 FSD FINANCIAL SERVICES  
 GIDEON ADVISERS  
 GROUP BENEFITS INC.  
 HARTFIELD FINANCIAL  
 HIGHLAND CAPITAL BROKERAGE  
 HRBC INSURANCE  
 IMS ASSOCIATES  
 INSURANCE RESOURCES GROUP  
 JLS F.I.R.M. INC.  
 JONES ASSOCIATES FIN. & INS. SVCS. INC.  
 LEISURE WERDEN & TERRY AGENCY  
 LIFEPRO FINANCIAL  
 LON E. LIGHT & ASSOCIATES  
 M&O MARKETING  
 NATIONAL INSURANCE MARKETING CORP.  
 PENN MUTUAL LIFE INSURANCE  
 PETER TRUMMER INSURANCE  
 PONTRELLI, TIMOUR & ASSOCIATES  
 RETIREMENT CHOICES OF CALIFORNIA  
 SAVE GAINS TAX  
 SOUTH WESTERN FINANCIAL  
 TAX & FINANCIAL GROUP  
 TOTAL FINANCIAL & INSURANCE SERVICES  
 TRIAD FINANCIAL  
 WESTERN WORLD ANNUITY

**ANNUITIES (INDIVIDUAL)**

AMERICAN ADVANCED ANNUITIES  
 AMERICAN CAPITAL SECURITY CORP.  
 AMERICAN CONSUMER'S LEAGUE  
 THE ANNUITY STORE  
 BACKNINE INSURANCE  
 BAY RIVER INSURANCE  
 BELAIR INSURANCE SERVICES  
 BERBOWER INSURANCE AGENCY  
 BGA INSURANCE  
 BILL PROCTOR & ASSOCIATES INS. INC.  
 BROKERS MARKETING SERVICES, INC.  
 BSI INSURANCE SERVICES INC.  
 CARMICHAEL ASSOCIATES  
 CASSANI & ASSOCIATES INS. SVCS., INC.  
 CAVALIER ASSOCIATES  
 CENCO INSURANCE MARKETING CORP.  
 COASTAL FINANCIAL PARTNERS GROUP  
 COREY STEPANEK CLTC  
 CPS INSURANCE SERVICES  
 CPS /INTEGRATED MARKETING & INS. SVCS.  
 CPS-RON VIOLA INSURANCE SERVICES  
 CPS/INTEGRATED MARKETING & INS. SVCS.  
 CPS SACRAMENTO  
 DESIGNS IN LIFE  
 DUNHILL MARKETING & INS. SVCS., INC.  
 EDWARDS/GLICK INSURANCE MARKETING  
 E PRO INSURANCE AGENCY  
 EQUOTE  
 FAIRLANE FINANCIAL CORP.  
 FINANCIAL PROFESSIONALS  
 FIRST RESOURCE INSURANCE  
 FSD FINANCIAL SVCS.  
 GBS INSURANCE AND FINANCIAL SVCS., INC.  
 GIDEON ADVISERS  
 GROUP BENEFITS INC.  
 ARTFIELD FINANCIAL  
 HIGHLAND CAPITAL BROKERAGE  
 HD MOOERS AND CO.  
 IMS ASSOCIATES  
 INNOVATIVE SOLUTIONS INS. SVCS. LLC.  
 HRBC INSURANCE  
 INSURANCE RESOURCES GROUP  
 JLS F.I.R.M. INC.  
 JONES ASSOC. FINANCIAL & INS. SVCS. INC.  
 KNIGHT & ASSOCIATES  
 LANDMARK SENIOR RESOURCES  
 LECLAIR CORP.  
 LEGACY INSURANCE SERVICES  
 LEISURE WERDEN & TERRY AGENCY  
 LIFEPRO FINANCIAL SERVICES  
 LON E. LIGHT & ASSOCIATES  
 MADISON BROKERAGE CORP.  
 M&O MARKETING  
 NATIONAL INSURANCE MARKETING CORP.  
 NEW GENERATION INS. MARKETING  
 NFP  
 PARADIGM INSURANCE MARKETING  
 PERRY FINANCIAL NETWORK INC.  
 PETER TRUMMER INSURANCE  
 THE PRODUCERS GROUP  
 R. B. TWOGOOD INSURANCE SERVICES  
 RETIREMENT CHOICES OF CALIFORNIA  
 SAVE GAINS TAX  
 SENIOR MARKET SALES  
 SOUTH WESTERN FINANCIAL  
 SYMETRA LIFE INSURANCE COMPANY  
 TAX & FINANCIAL GROUP  
 TEAM ALVAREZ  
 TED ANDERSON INSURANCE SERVICES  
 TOTAL FINANCIAL & INSURANCE SERVICES  
 TRIAD FINANCIAL INSURANCE MARKETING  
 TWH ANNUITIES  
 WALLISER ASSOCIATES INS. AGENCY INC.  
 WESTERN WORLD ANNUITY

**ANNUITIES (VARIABLE)**

AMERICAN CONSUMER'S LEAGUE  
 BELAIR INSURANCE SERVICES  
 BILL PROCTOR & ASSOCIATES INS. INC.  
 CARMICHAEL ASSOCIATES  
 CASSANI & ASSOCIATES  
 CAVALIER ASSOCIATES INSURANCE SVCS. LLC  
 COASTAL FINANCIAL PARTNERS GROUP  
 CPS INSURANCE SERVICES  
 CPS SACRAMENTO

DESIGNS IN LIFE  
 DUNHILL MARKETING & INS. SVCS., INC.  
 GROUP BENEFITS INC.  
 HARTFIELD FINANCIAL  
 HIGHLAND CAPITAL BROKERAGE  
 INSURANCE RESOURCES GROUP  
 JLS F.I.R.M. INC.  
 JONES ASSOCIATES FIN. & INS. SVCS. INC.  
 LEISURE WERDEN & TERRY AGENCY  
 LIFEPRO FINANCIAL SERVICES  
 LGR INSURANCE GROUP  
 MADISON BROKERAGE CORP.  
 M&O MARKETING  
 PERRY FINANCIAL NETWORK INC.  
 PETER TRUMMER INSURANCE  
 SAVE GAINS TAX  
 TAX & FINANCIAL GROUP  
 TOTAL FINANCIAL AND INSURANCE  
 SERVICES  
 TRIAD FINANCIAL INSURANCE MARKETING

**PENSION PLANS****PENSION 401(K)**

ASSETS UNLIMITED INC.  
 BACKNINE INSURANCE  
 BAY RIVER INSURANCE  
 BELAIR INSURANCE SERVICES  
 BILL PROCTOR & ASSOCIATES INS. INC.  
 BROKERS MARKETING SERVICES, INC.  
 BRYSON FINANCIAL GROUP  
 COASTAL FINANCIAL GROUP  
 DEALEY RENTON & ASSOCIATES  
 DUNHILL MARKETING & INS. SVCS., INC.  
 EPIC INSURANCE BROKERS  
 EQUOTE  
 GIDEON ADVISERS  
 GROUP BENEFITS INC.  
 HARTFIELD FINANCIAL  
 HIGHLAND CAPITAL BROKERAGE  
 HRBC INSURANCE  
 IBP INSURANCE SERVICES  
 INSURANCE RESOURCES GROUP  
 JACK VAN ROSSUM & ASSOCIATES  
 JENKINS INSURANCE GROUP  
 JLS F.I.R.M. INC.  
 JONES ASS. FINANCIAL & INS. SVCS., INC.  
 KNIGHT & ASSOCIATES  
 MYERS-STEVENS-MELLO & CO., INC.  
 INSURANCE SERVICES  
 LEISURE WERDEN & TERRY AGENCY  
 NATIONAL LIFE INSURANCE COMPANY  
 PETER TRUMMER INSURANCE  
 PRB INSURANCE AND FINANCIAL SVCS.  
 PONTRELLI, TIMOUR & ASSOCIATES  
 PRB INSURANCE AND FINANCIAL SVCS.  
 RETIREMENT CHOICES OF CALIFORNIA  
 SAVE GAINS TAX  
 SOUTH WESTERN FINANCIAL  
 TAX & FINANCIAL GROUP  
 TRIAD FINANCIAL INS. MARKETING INC.  
 UNITED RETIREMENT

**PENSION/PROFIT SHARING**

ASSETS UNLIMITED INC.  
 BAY RIVER INSURANCE  
 BELAIR INSURANCE SERVICES  
 BRYSON FINANCIAL GROUP  
 CENCO INSURANCE MARKETING CORP.  
 COASTAL FINANCIAL GROUP  
 CPS SACRAMENTO  
 DEALEY RENTON & ASSOCIATES  
 DUNHILL MARKETING & INS. SVCS., INC.  
 EPIC INSURANCE BROKERS  
 GIDEON ADVISERS  
 GROUP BENEFITS INC.  
 HARTFIELD FINANCIAL  
 HIGHLAND CAPITAL BROKERAGE  
 IBP INSURANCE SERVICES  
 INSURANCE RESOURCES GROUP  
 JACK VAN ROSSUM & ASSOCIATES  
 JENKINS INSURANCE GROUP  
 JLS F.I.R.M. INC.  
 JONES ASSOCIATES FIN. & INS. SVCS. INC.  
 KNIGHT & ASSOCIATES  
 NATIONAL INSURANCE MARKETING CORP.

PETER TRUMMER INSURANCE  
PONTRELLI, TIMOUR & ASSOCIATES  
RETIREMENT CHOICES OF CALIFORNIA  
SAVE GAINS TAX  
SOUTHWESTERN FINANCIAL  
TAX & FINANCIAL GROUP  
UNITED RETIREMENT

## HEALTH INSURANCE

### COBRA COMPLIANCE

ASSETS UNLIMITED INC.  
BELAIR INSURANCE SERVICES  
BENEFITMALL  
BILL PROCTOR & ASSOCIATES INS. INC.  
CHIMIENTI & ASSOCIATES INSURANCE SVCS  
CLAREMONT INSURANCE SERVICES  
EASY INSURANCE MARKETING INC.  
FLEXTODAY  
LISI  
PETER TRUMMER INSURANCE  
R.H. INSURANCE SERVICES  
SHEPLER AND FEAR GENERAL AGENCY  
TAX & FINANCIAL GROUP CORPORATION  
WORD & BROWN

### HEALTH (GROUP)

ASSETS UNLIMITED INC.  
BEERE & PURVES INC.  
BELAIR INSURANCE SERVICES  
BENEFITMALL  
BENEFITS STORE  
BEN-E-LECT  
BERBOWER INSURANCE AGENCY  
BILL PROCTOR & ASSOCIATES INS. INC.  
BRYSON FINANCIAL  
CARMICHAEL ASSOCIATES  
C.C.S.B. INSURANCE ADMINISTRATORS  
CLAREMONT INSURANCE SERVICES  
CLOCK INSURANCE AND FINANCIAL SVCS.  
CMG INSURANCE SERVICES  
COASTAL FINANCIAL PARTNERS GROUP  
DAVID W. WHITE & ASSOCIATES  
DEALEY RENTON & ASSOCIATES  
DICKERSON EMPLOYEE BENEFITS INS. SVCS.  
EASY INSURANCE MARKETING INC.  
EMERSON REID  
EPIC INSURANCE BROKERS  
E PRO INSURANCE AGENCY  
FIRST EAGLE INSURANCE  
GENERAL AGENCY INS. DEV. SVCS. (GAIDS)  
GORDON GLADSTONE ASSOCIATES  
GROUP BENEFITS INC.  
HEALTHINSURANCE.COM INC.  
HRBC INSURANCE  
IBP INSURANCE SERVICES  
ITG WORLD WIDE INSURANCE AGENCY  
JLS F.I.R.M. INC.  
LECLAIR CORP.  
LISI  
MAHALO INSURANCE AGENCY  
MERCHANTS BENEFIT ADMINISTRATION  
NFP  
PETER TRUMMER INSURANCE  
PONTRELLI, TIMOUR & ASSOCIATES  
PRAM INSURANCE SERVICES INC.  
R.H. INSURANCE SERVICES  
ROGERS BENEFIT GROUP  
SHEPLER AND FEAR GENERAL AGENCY  
STEVE SHORR INSURANCE  
SYMETRA LIFE INSURANCE COMPANY  
TAX & FINANCIAL GROUP  
TEAM ALVAREZ INSURANCE SERVICES  
TED ANDERSON INSURANCE SERVICES  
TRIAD FINANCIAL INS. MARKETING INC.  
USI TRAVEL INSURANCE SERVICES  
WARNER PACIFIC INSURANCE SERVICES  
WORD & BROWN

### HEALTH (INDIVIDUAL)

APPLIED GENERAL AGENCY INC.  
ASSETS UNLIMITED INC.  
ASSOCIATION OF CHAMBER MEMBERS  
BELAIR INSURANCE SERVICES  
BENEFITMALL  
BENEFITS STORE INC.

BERBOWER INSURANCE AGENCY  
BILL PROCTOR & ASSOCIATES INS. INC.  
BRYSON FINANCIAL GROUP  
CARMICHAEL ASSOCIATES  
C.C.S.B. INSURANCE ADMINISTRATORS  
CLOCK INSURANCE AND FINANCIAL SVCS.  
CMG INSURANCE SERVICES  
CPS SACRAMENTO  
DAVID W. WHITE & ASSOCIATES  
DEALEY RENTON & ASSOCIATE  
DICKERSON EMPLOYEE BENEFITS INS. SVCS.  
EASY INSURANCE MARKETING INC.  
EDWARDS/GLICK INSURANCE MARKET-  
INGV E PRO INSURANCE AGENCY  
FIRST EAGLE INSURANCE  
FOULDS & FELDMANN HEALTH INS. AGENCY  
GENERAL AGENCY INS. DEV. SVCS. (GAIDS)  
GORDON GLADSTONE ASSOCIATES  
GROUP BENEFITS INC.  
HEALTHINSURANCE.COM INC.  
HRBC INSURANCE  
ITG WORLD WIDE INSURANCE AGENCY  
JLS F.I.R.M. INC.  
LARRY MEDEIROS  
LECLAIR CORP.  
MAHALO INSURANCE AGENCY  
MYERS-STEVENS-MELLO & CO., INS. SVCS.  
NFP  
PETER TRUMMER INSURANCE  
R.H. INSURANCE SERVICES  
STEVE SHORR INSURANCE  
TAX & FINANCIAL GROUP  
TEAM ALVAREZ INSURANCE SERVICES  
ED ANDERSON INSURANCE SERVICES  
THOMSON INSURANCE BROKERS  
TRIAD FINANCIAL INS. MARKETING INC.  
USI TRAVEL INSURANCE SERVICES  
WARNER PACIFIC INSURANCE SERVICES  
WORD & BROWN

### HSA's (HEALTH SAVING ACCOUNTS)

ASSETS UNLIMITED INC.  
BELAIR INSURANCE SERVICES  
BEN-E-LECT  
BILL PROCTOR & ASSOCIATES INS. INC.  
BRYSON FINANCIAL GROUP  
CHIMIENTI & ASSOCIATES INSURANCE SVCS.  
CLAREMONT INSURANCE SERVICES  
EPIC INSURANCE BROKERS  
EMERSON REID  
EPIC INSURANCE BROKERS  
CMG INSURANCE SERVICES  
EMERSON REID  
FLEXTODAY  
GENERAL AGENCY INS. DEV. SVCS. (GAIDS)  
GROUP BENEFITS INC.  
IBP INSURANCE SERVICES  
JENKINS INSURANCE GROUP  
JLS F.I.R.M. INC.  
LECLAIR CORP.  
MYERS-STEVENS-MELLO & CO., INS. SVCS. INC.  
PETER TRUMMER INSURANCE  
R.H. INSURANCE SERVICES  
STREAMLINE BENEFITS  
TAX & FINANCIAL GROUP  
ED ANDERSON INSURANCE SERVICES  
THOMSON INSURANCE BROKERS  
TRIAD FINANCIAL INSURANCE MARKETING  
WARNER PACIFIC INSURANCE SERVICES  
WORD & BROWN

### INTEGRATED (HEALTH+24 HOUR)

ASSETS UNLIMITED INC.  
BEN-E-LECT  
BILL PROCTOR & ASSOCIATES INS. INC.  
CARMICHAEL ASSOCIATES  
DICKERSON EMPLOYEE BENEFITS INS. SVCS.  
GROUP BENEFITS INC.  
JENKINS INSURANCE GROUP  
MYERS-STEVENS & CO. INC.  
PETER TRUMMER INSURANCE  
TRIAD FINANCIAL INS. MARKETING INC.  
WARNER PACIFIC INSURANCE SERVICES  
WORD & BROWN

### INTERNATIONAL MAJOR MEDICAL

ASSETS UNLIMITED INC.

BELAIR INSURANCE SERVICES  
BILL PROCTOR & ASSOCIATES INS. INC.  
BRYSON FINANCIAL GROUP  
CNMA MULTI-INSURANCE AGENCY  
EASY INSURANCE MARKETING INC.  
FIRST EAGLE INSURANCE  
GBS INSURANCE AND FINANCIAL SVCS., INC.  
GENERAL AGENCY INS. DEV. SVCS. (GAIDS)  
GEOBLUE  
GROUP BENEFITS INC.  
ITG WORLDWIDE INSURANCE AGENCY  
JLS F.I.R.M. INC.  
MAHALO INSURANCE AGENCY  
OVERSEAS TRAVEL INSURANCE SERVICES  
PETER TRUMMER INSURANCE  
PETERSEN INTERNATIONAL UNDERWRITERS  
SENIOR MARKET SALES  
SHEPLER AND FEAR GENERAL AGENCY  
TED ANDERSON INSURANCE SERVICES  
THOMSON INSURANCE BROKERS  
TRIAD FINANCIAL INS. MARKETING INC.  
USI TRAVEL INSURANCE SERVICES  
WORLD INSURE

### MEDICARE BRIDGE

ASSETS UNLIMITED INC.  
BILL PROCTOR & ASSOCIATES INS. INC.  
CARMICHAEL ASSOCIATES  
CMG INSURANCE SERVICES  
EPIC INSURANCE BROKERS  
E PRO INSURANCE AGENCY  
GENERAL AGENCY INS. DEV. SERVICES (GAIDS)  
GROUP BENEFITS INC.  
JENKINS INSURANCE GROUP  
JLS F.I.R.M. INC.  
STREAMLINE BENEFITS  
TED ANDERSON INSURANCE SERVICES  
RIAD FINANCIAL INS. MARKETING INC.

### MEDICARE SUPPLEMENT

AIS  
APPLIED GENERAL AGENCY INC.  
ASSETS UNLIMITED INC.  
BELAIR INSURANCE SERVICES  
BENEFITMALL  
BILL PROCTOR & ASSOCIATES INS. INC.  
BRYSON FINANCIAL GROUP  
CARMICHAEL ASSOCIATES  
CMG INSURANCE SERVICES  
DESIGNS IN LIFE  
DICKERSON EMPLOYEE BENEFITS INS. SVCS.  
EASY INSURANCE MARKETING INC.  
EDWARDS/GLICK INSURANCE MARKETING  
EPIC INSURANCE BROKERS  
E PRO INSURANCE AGENCY  
FINANCIAL GRADE SENIOR CONSULTANTS  
FOULDS & FELDMANN HEALTH INS. AGENCY  
GENERAL AGENCY INS. DEV. SVCS. (GAIDS)  
GROUP BENEFITS INC.  
HRBC INSURANCE  
JENKINS INSURANCE GROUP  
JLS F.I.R.M. INC.  
LARRY MEDEIROS  
MYERS-STEVENS-MELLO & CO., INS., SVCS.  
R.H. INSURANCE SERVICES  
SAVE GAINS TAX  
SENIOR MARKET SALES, INC.  
SHEPLER AND FEAR GENERAL AGENCY  
STEVE SHORR INSURANCE  
TEAM ALVAREZ INSURANCE SERVICES  
TED ANDERSON INSURANCE SERVICES  
THOMSON INSURANCE BROKERS  
TRIAD FINANCIAL INS. MARKETING INC.  
USI TRAVEL INSURANCE SERVICES  
WORD & BROWN

### SELF-FUNDED ADMINISTRATION

BEN-E-LECT  
CARMICHAEL ASSOCIATES  
CMG INSURANCE SERVICES  
EASY INSURANCE MARKETING INC.  
EPIC INSURANCE BROKERS  
GROUP BENEFITS INC.  
JENKINS INSURANCE GROUP  
JLS F.I.R.M. INC.  
PETER TRUMMER INSURANCE

TRIAD FINANCIAL INS. MARKETING INC.

### SHORT TERM MAJOR MEDICAL

ASSETS UNLIMITED INC.  
BELAIR INSURANCE SERVICES  
BILL PROCTOR & ASSOCIATES INS. INC.  
BRYSON FINANCIAL GROUP  
CMG INSURANCE SERVICES  
DICKERSON EMPLOYEE BENEFITS INS. SVCS.  
EASY INSURANCE MARKETING INC.  
EDWARDS/GLICK INSURANCE MARKETING  
E PRO INSURANCE AGENCY  
EPIC INSURANCE BROKERS  
FIRST EAGLE INSURANCE  
GENERAL AGENCY INS. DEV. SVCS. (GAIDS)  
GROUP BENEFITS INC.  
HRBC INSURANCE  
JENKINS INSURANCE GROUP  
JLS F.I.R.M. INC.  
LARRY MEDEIROS  
MYERS-STEVENS & CO. INC.  
OVERSEAS TRAVEL INSURANCE  
PETERSEN INTERNATIONAL  
PETER TRUMMER INSURANCE  
SENIOR MARKET SALES  
TEAM ALVAREZ INSURANCE SERVICES  
TED ANDERSON INSURANCE SERVICES  
THOMSON INSURANCE BROKERS  
TRIAD FINANCIAL INS. MARKETING INC.  
USI TRAVEL INSURANCE SERVICES  
WORD & BROWN

## LIFE INSURANCE

### CHARITABLE GIVING PROGRAMS

ACCENT INSURANCE  
BAY RIVER INSURANCE  
BGA INSURANCE  
BRYSON FINANCIAL GROUP  
CPS SACRAMENTO  
DESIGNS IN LIFE  
DUNHILL MARKETING & INS. SVCS., INC.  
E PRO INSURANCE AGENCY  
EQUOTE  
GIDEON ADVISERS  
GROUP BENEFITS INC.  
HIGHLAND CAPITAL BROKERAGE  
IMS ASSOCIATES  
JLS F.I.R.M. INC.  
LEISURE WERDEN & TERRY AGENCY  
NFP  
PETER TRUMMER INSURANCE  
SAVE GAINS TAX  
TAX & FINANCIAL GROUP  
TOTAL FINANCIAL

### LIFE (GROUP)

ACCENT INSURANCE  
ACE BENEFITS GROUP RETIREMENT & INS.  
AIS INSURANCEAIS  
AMERICAN CONSUMERS LEAGUE  
APPLIED GENERAL AGENCY INC.  
ASSETS UNLIMITED INC.  
BELAIR INSURANCE SERVICES  
BENEFITMALL  
BEN-E-LECT  
BEERE & PURVES, INC.  
BEST LIFE AND HEALTH INS. COMPANY  
BEST  
BGA INSURANCE  
BILL PROCTOR & ASSOCIATES INS. INC.  
BRYSON FINANCIAL GROUP  
CARMICHAEL ASSOCIATES  
CASSANI & ASSOCIATES INSURANCE SVCS.  
CENCO INSURANCE MARKETING CORP.  
CHIMIENTI & ASSOCIATES INSURANCE SVCS.  
CLAREMONT INSURANCE SERVICES  
IMS ASSOCIATES  
CLOCK INSURANCE AND FINANCIAL SVCS.  
CMG INSURANCE SERVICES  
CNMA MULTI-INSURANCE AGENCY  
COASTAL FINANCIAL GROUP  
COPOWER, INC. ANCLLARY GEN. AGENCY  
CORY STEPANEK. CLTC  
CPS INSURANCE SERVICES  
CPS-RON VIOLA INSURANCE SERVICES

CPS SACRAMENTO  
 DEALEY RENTON & ASSOCIATES  
 DICKERSON EMPLOYEE BENEFITS INS. SVCS.  
 DIRECT BENEFIT  
 DUNHILL MARKETING & INS. SVCS. INC.  
 EDWARDS/GLICK INSURANCE MARKETING  
 EMERSON REID  
 E PRO INSURANCE AGENCY  
 EQUOTE  
 GENERAL AGENCY INS. DEV. SVCS. (GAIDS)  
 GIDEON ADVISERS \  
 GROUP BENEFITS INC.  
 DESIGNS IN LIFE  
 ITG WORLD WIDE INSURANCE AGENCY  
 IBP INSURANCE SERVICES  
 HRBC INSURANCE  
 JLS F.I.R.M. INC.  
 LEISURE WERDEN & TERRY AGENCY  
 LIFEPRO FINANCIAL SERVICES  
 LISI  
 MAHALO INSURANCE AGENCY, LLC  
 M&O MARKETING  
 NEW GENERATION INS. MARKETING  
 NFP  
 PENN MUTUAL LIFE INSURANCE  
 PETER TRUMMER INSURANCE  
 PONTRELLI, TIMOUR & ASSOCIATES  
 PRB INSURANCE AND FINANCIAL SVCS.  
 RETIREMENT CHOICES OF CALIFORNIA  
 ROGERS BENEFITS  
 SHEPLER AND FEAR GENERAL AGENCY  
 STAN ISRAEL INSURANCE SERVICES INC.  
 STREAMLINE BENEFITS  
 SYMETRA LIFE INSURANCE COMPANY  
 TAX & FINANCIAL GROUP  
 TED ANDERSON INSURANCE SERVICES  
 THOMSON INSURANCE BROKERS  
 TRIAD FINANCIAL INSURANCE MARKETING  
 TRIPLE CHOICE PLAN DENTAL  
 TWH ANNUITIES  
 WALLISER ASSOCIATES INS. AGENCY, INC.  
 WARNER PACIFIC INSURANCE SERVICES  
 WORD & BROWN

**LIFE GUARANTEED ISSUE**

ACCENT INSURANCE  
 AMERICAN CONSUMERS LEAGUE  
 BAY RIVER INSURANCE  
 BEST LIFE AND HEALTH INS. COMPANY  
 BEST  
 BGA INSURANCE  
 BILL PROCTOR & ASSOCIATES INS. INC.  
 CASSANI & ASSOCIATES INS. SVCS., INC.  
 CALIFORNIA GUARDIAN  
 CARMICHAEL ASSOCIATES  
 CNMA MULTI-INSURANCE AGENCY  
 COASTAL FINANCIAL PARTNERS GROUP  
 IMS ASSOCIATES  
 CPS INSURANCE SERVICES  
 CPS/INTEGRATED MARKETING & INS. SVCS.  
 CPS-RON VIOLA INSURANCE SERVICES  
 CPS/INTEGRATED MARKETING & INS. SVCS.  
 DESIGNS IN LIFE  
 DUNHILL MARKETING & INS. SVCS., INC.  
 E PRO INSURANCE AGENCY  
 EQUOTE  
 FINANCIAL GRADE SENIOR CONSULTANTS  
 GBS INSURANCE AND FINANCIAL SVCS., INC.  
 GIDEON ADVISERS  
 GROUP BENEFITS INC.  
 HRBC INSURANCE  
 INSURANCE RESOURCES GROUP  
 JLS F.I.R.M. INC.  
 LEISURE WERDEN & TERRY AGENCY  
 LIFEPRO FINANCIAL SERVICES  
 MADISON BROKERAGE CORP.  
 MERCHANTS BENEFIT ADMINISTRATION  
 NEW GENERATION INS. MARKETING  
 PETER TRUMMER INSURANCE  
 PONTRELLI, TIMOUR & ASSOCIATES  
 R.H. INSURANCE SERVICES  
 SENIOR MARKET SALES  
 STREAMLINE BENEFITS  
 TAX & FINANCIAL GROUP  
 TEAM ALVAREZ INSURANCE SERVICES  
 TED ANDERSON INSURANCE SERVICES

TOTAL FINANCIAL INS.  
 TRIAD FINANCIAL INS. MARKETING INC.

**LIFE SETTLEMENTS/SECONDARY MARKET FOR LIFE INSURANCE**

BGA INSURANCE  
 CARMICHAEL ASSOCIATES  
 CAVALIER ASSOCIATES  
 CPS-RON VIOLA INSURANCE SERVICES  
 DUNHILL MKTG. & INS. SVCS.  
 E PRO INSURANCE AGENCY  
 EQUOTE  
 GBS INSURANCE AND FINANCIAL SVCS., INC.  
 GIDEON ADVISERS  
 HIGHLAND CAPITAL BROKERAGE  
 IMS ASSOCIATES  
 INSURANCE RESOURCES GROUP  
 JLS F.I.R.M. INC.  
 LEISURE WERDEN & TERRY AGENCY  
 LIFE INSURANCE SETTLEMENTS INC.  
 LON E. LIGHT & ASSOCIATES  
 MADISON BROKERAGE CORP.  
 PETER TRUMMER INSURANCE  
 SAVE GAINS TAX  
 TRIAD FINANCIAL INS. MARKETING INC.  
 WELCOME FUNDS INC.

**LIFE LIVING PAYOUT OPTION**

ASSETS UNLIMITED INC.  
 BAY RIVER INSURANCE  
 BGA INSURANCE  
 BRYSON FINANCIAL GROUP  
 CLOCK INSURANCE AND FINANCIAL SVCS.  
 DUNHILL MKTG. & INS. SVCS.  
 EPIC INSURANCE BROKERS  
 EQUOTE  
 GIDEON ADVISERS  
 GROUP BENEFITS INC.  
 HIGHLAND CAPITAL BROKERAGE  
 JENKINS INSURANCE GROUP  
 JLS F.I.R.M. INC.  
 PETER TRUMMER INSURANCE  
 SENIOR MARKET SALES  
 TAX & FINANCIAL GROUP  
 TRIAD FINANCIAL INS. MARKETING INC.

**LIFE POLICY EXCHANGE**

BAY RIVER INSURANCE  
 BGA INSURANCE  
 CASSANI & ASSOCIATES INS. SVCS., INC.  
 CPS-RON VIOLA INSURANCE SERVICES  
 CPS/INTEGRATED MARKETING & INS. SVCS.  
 DUNHILL MARKETING & INS. SVCS., INCV  
 EDWARDS/GLICK INSURANCE MARKETING  
 EPIC INSURANCE BROKERS  
 EQUOTE  
 FIRST RESOURCE INSURANCE  
 GBS INSURANCE AND FINANCIAL SVCS., INC.  
 GIDEON ADVISERS  
 GROUP BENEFITS INC.  
 HIGHLAND CAPITAL BROKERAGE  
 JENKINS INSURANCE GROUP  
 JLS F.I.R.M. INC.  
 LEISURE WERDEN & TERRY AGENCY  
 MADISON BROKERAGE CORP.  
 PETER TRUMMER INSURANCE  
 TAX & FINANCIAL GROUP  
 TRIAD FINANCIAL INS. MARKETING INC.

**SINGLE PREMIUM WHOLE LIFE**

ACCENT INSURANCE  
 THE ANNUITY STORE  
 BAY RIVER INSURANCE  
 BERBOWER INS. AGENCY  
 BGA INSURANCE  
 BILL PROCTOR & ASSOCIATES INS. INC.  
 BROKERS MARKETING SERVICES INC.  
 BRYSON FINANCIAL GROUP  
 CASSANI & ASSOCIATES INS. SVCS., INC.  
 IMS ASSOCIATES  
 CNMA MULTI-INSURANCE AGENCY  
 CPS INSURANCE SERVICES  
 CPS/INTEGRATED MARKETING & INS. SVCS.  
 CPS-RON VIOLA INSURANCE SERVICES  
 CPS SACRAMENTO  
 DESIGNS IN LIFE

DUNHILL MARKETING & INS. SVCS., INC.  
 E PRO INSURANCE AGENCY  
 EQUOTE  
 GBS INSURANCE AND FINANCIAL SVCS., INC.  
 GIDEON ADVISERS  
 GROUP BENEFITS INC.  
 HIGHLAND CAPITAL BROKERAGE  
 INSURANCE RESOURCES GROUP  
 JLS F.I.R.M. INC.  
 LEGACY INSURANCE SERVICES  
 LIFEPRO FINANCIAL SERVICES  
 LON E. LIGHT & ASSOCIATES  
 MADISON BROKERAGE CORP.  
 NATIONAL INSURANCE MARKETING CORP.  
 NEW GENERATION INS. MARKETING  
 PETER TRUMMER INSURANCE  
 R.H. INSURANCE SERVICES  
 SYMETRA LIFE INSURANCE COMPANY  
 TAX & FINANCIAL GROUP  
 TEAM ALVAREZ INSURANCE SERVICES  
 TED ANDERSON INSURANCE SERVICES  
 TRIAD FINANCIAL INS. MKTG. INC.  
 TWH ANNUITIES & INSURANCE AGENCY INC.

**SPECIAL RISK**

ACCENT INSURANCE  
 AMERICAN CAPITAL SECURITY CORP.  
 ASSETS UNLIMITED INC.  
 BGA INSURANCE  
 BILL PROCTOR & ASSOCIATES INS. INC.  
 BRYSON FINANCIAL GROUP  
 CASSANI & ASSOCIATES INS. SVCS., INC.  
 CPS INSURANCE SERVICES  
 CPS/INTEGRATED MARKETING & INS. SVCS.  
 CPS-RON VIOLA INSURANCE SERVICES  
 CPAS SACRAMENTO  
 DUNHILL MARKETING & INS. SVCS., INC.  
 DESIGNS IN LIFE  
 EPIC INSURANCE BROKERS  
 EQUOTE  
 FINANCIAL PROFESSIONALS  
 GBS INSURANCE AND FINANCIAL SVCS., INC.  
 GIDEON ADVISERS  
 GROUP BENEFITS INC.  
 HD MOOERS AND CO.  
 IMS ASSOCIATES  
 JENKINS INSURANCE GROUP  
 JONES ASSOCIATES FIN. & INS. SVCS. INC.  
 LECLAIR CORP.  
 LIFEPRO FINANCIAL SERVICES  
 LON E. LIGHT & ASSOCIATES  
 MADISON BROKERAGE CORP.  
 NATIONAL INSURANCE MARKETING CORP.  
 NEW GENERATION INS. MARKETING  
 OC LIFE INSURANCE AGENCY INC.  
 PARADIGM  
 PETER TRUMMER INSURANCE  
 PETERSEN INTERNATIONAL UNDERWRITERS  
 THE PRODUCERS GROUP  
 SENIOR MARKET SALES  
 TEAM ALVAREZ INSURANCE SERVICES  
 TED ANDERSON INSURANCE SERVICES  
 TRIAD FINANCIAL INS. MARKETING INC.

**SURVIVOR LIFE**

ACCENT INSURANCE  
 AMERICAN CAPITAL SECURITY CORP.  
 AMERICAN CONSUMERS LEAGUE  
 ASSETS UNLIMITED INC.  
 BACKNINE INSURANCE SERVICES  
 BELAIR INSURANCE SERVICES  
 BGA INSURANCE  
 BILL PROCTOR & ASSOCIATES INS. INC.  
 BROKERS MARKETING SERVICES  
 BRYSON FINANCIAL GROUP  
 CALIFORNIA GUARDIAN  
 CAVALIER ASSOCIATES  
 CENCO INSURANCE MARKETING CORP.  
 COASTAL FINANCIAL PARTNERS GROUP  
 CPS INSURANCE SERVICES  
 CPS-RON VIOLA INSURANCE SERVICES  
 CPS/INTEGRATED MARKETING & INS. SVCS.  
 CPS SACRAMENTO  
 DESIGNS IN LIFE  
 DUNHILL MARKETING & INS. SVCS., INC.  
 EDWARDS/GLICK INSURANCE MARKETING

EPIC INSURANCE BROKERS  
 EQUOTE  
 FINANCIAL PROFESSIONALS  
 GROUP BENEFITS INC.  
 GBS INSURANCE AND FINANCIAL SVCS., INC.  
 GIDEON ADVISERS  
 GROUP BENEFITS INC.  
 HD MOOERS AND CO.  
 HIGHLAND CAPITAL BROKERAGE  
 IMS ASSOCIATES  
 INNOVATIVE SOLUTIONS INS. SVCS. LLC.  
 JENKINS INSURANCE GROUP  
 JLS F.I.R.M. INC.  
 JOHN HANCOCK FINANCIAL NETWORK  
 JONES ASSOCIATES FIN. & INS. SVCS. INC.  
 LEGACY INSURANCE SERVICES  
 LEISURE WERDEN & TERRY AGENCY  
 LIFEPRO FINANCIAL SERVICES  
 LON E. LIGHT & ASSOCIATES  
 MADISON BROKERAGE CORP.  
 NEW GENERATION INS. MARKETING  
 PARADIGM INSURANCE MARKETING  
 PERRY FINANCIAL NETWORK INC.  
 PETER TRUMMER INSURANCE  
 PONTRELLI, TIMOUR & ASSOCIATES  
 THE PRODUCERS GROUP  
 SENIOR MARKET SALES  
 TAX & FINANCIAL GROUP  
 TEAM ALVAREZ INSURANCE SERVICES  
 TED ANDERSON INSURANCE SERVICES  
 TOTAL FINANCIAL INSURANCE SERVICES  
 TRIAD FINANCIAL INS. MARKETING INC.  
 TWH ANNUITIES & INSURANCE AGENCY INC.

**TERM LIFE**

ACCENT INSURANCE  
 ACE BENEFITS GROUP RETIREMENT & INS.  
 AMERICAN CAPITAL SECURITY CORP.  
 AMERICAN CONSUMERS LEAGUE  
 THE ANNUITY STORE  
 BACKNINE INSURANCE SERVICES  
 BARRY J. FISHER INSURANCE  
 MARKETING INC.  
 BAY RIVER INSURANCE  
 BELAIR INSURANCE SERVICES  
 BENEFITMALL  
 BERBOWER INSURANCE AGENCY  
 BGA INSURANCE  
 BILL PROCTOR & ASSOCIATES INS. INC.  
 BROKERS MARKETING SERVICES INC.  
 BRYSON FINANCIAL GROUP  
 BSI INSURANCE SERVICES INC.  
 CALIFORNIA GUARDIAN BROKERAGE  
 CARMICHAEL ASSOCIATES  
 CASSANI & ASSOCIATES INS. SVCS., INC.  
 CAVALIER ASSOCIATES  
 CENCO INSURANCE MARKETING CORP.  
 CHIMIANTI AND ASSOCIATES  
 CLAREMONT INSURANCE SERVICES  
 CLOCK INSURANCE AND FINANCIAL SVCS.  
 CMG INSURANCE SERVICES  
 COPOWER, INC. ANCILLARY GEN. AGENCY  
 COASTAL FINANCIAL PARTNERS GROUP  
 CORY STEPANEK. CLTC  
 IMS ASSOCIATES  
 CPS INSURANCE SERVICES  
 CPS/INTEGRATED MARKETING & INS. SVCS.  
 DEALEY RENTON & ASSOCIATES  
 DESIGNS IN LIFE  
 DICKERSON EMPLOYEE BENEFITS INS. SVCS.  
 DIRECT BENEFIT  
 DUNHILL MARKETING & INS. SVCS., INC  
 EDWARDS/GLICK INSURANCE MARKETING  
 EMERSON REID  
 EPIC INSURANCE BROKERS  
 E PRO INSURANCE AGENCY  
 EPIC INSURANCE BROKERS  
 EQUOTE  
 FINANCIAL PROFESSIONALS  
 FIRST RESOURCE INSURANCE  
 FSD FINANCIAL  
 GBS INSURANCE AND FINANCIAL SVCS., INC.  
 GENERAL AGENCY INS. DEV. SVCS. (GAIDS)  
 GORDON GLADSTONE ASSOCIATES  
 GROUP BENEFITS INC.  
 HARTFIELD FINANCIAL

HD MOOERS AND CO.  
 HIGHLAND CAPITAL BROKERAGE  
 HRBC INSURANCE  
 INNOVATIVE SOLUTIONS INS. SVCS. LLC.  
 INSURANCE RESOURCES GROUP  
 ITG WORLDWIDE INSURANCE AGENCY  
 JENKINS INSURANCE GROUP  
 JOHN HANCOCK FINANCIAL NETWORK  
 JLS F.I.R.M. INC.  
 JONES ASSOCIATES FIN. & INS. SVCS. INC.  
 LANDMARK SENIOR RESOURCES  
 LARRY MEDEIROS  
 LECLAIR CORP.  
 LEGACY INSURANCE SERVICES  
 LIFEPRO FINANCIAL SERVICES  
 LISI  
 LON E. LIGHT & ASSOCIATES  
 MADISON BROKERAGE CORP.  
 MYERS-STEVENS-MELLO & CO., INS., SVCS.  
 NATIONAL INSURANCE MARKETING CORP.  
 NEW GENERATION INS. MARKETING  
 NFP  
 OC LIFE INSURANCE AGENCY INC.  
 PARADIGM INSURANCE MARKETING  
 PERRY FINANCIAL NETWORK INC.  
 PETER TRUMMER INSURANCE  
 THE PRODUCERS GROUP  
 R. B. TWOGOOD INSURANCE SERVICES  
 R.H. INSURANCE SERVICES  
 SENIOR MARKET SALES  
 SHEPLER AND FEAR GENERAL AGENCY  
 STAN ISRAEL INSURANCE SERVICES INC.  
 STEVE SHORR INSURANCE  
 STREAMLINE BENEFITS  
 SYMETRA LIFE INSURANCE COMPANY  
 TAX & FINANCIAL GROUP  
 TEAM ALVAREZ INSURANCE SERVICES  
 TED ANDERSON INSURANCE SERVICES  
 TOTAL FINANCIAL  
 TRIAD FINANCIAL INS. MARKETING INC.  
 TWH ANNUITIES & INSURANCE AGENCY INC.  
 WARNER PACIFIC INSURANCE SERVICES  
 WELLS FARGO WHOLESALE INS. SVCS. INC.

**UNIVERSAL LIFE**

ACCENT INSURANCE  
 ACE BENEFITS GROUP RETIREMENT & INS.  
 AMERICAN CAPITAL SECURITY CORP.  
 ASSETS UNLIMITED INC.  
 BACKNINE INSURANCE SERVICES  
 BARRY J. FISHER INSURANCE  
 MARKETING INC.  
 BAY RIVER INSURANCE  
 BELAIR INSURANCE SERVICES  
 BERBOWER INSURANCE AGENCY  
 BGA INSURANCE  
 BILL PROCTOR & ASSOCIATES INS. INC.  
 BROKERS MARKETING SERVICES, INC.  
 BRYSON FINANCIAL GROUP  
 BSI INSURANCE SERVICES INC.  
 CALIBRATED CAPITAL INC.  
 CASSANI & ASSOCIATES INSURANCE SVCS.  
 CAVALIER ASSOCIATES  
 CENCO INSURANCE MARKETING CORP.  
 CHIMIENTI & ASSOCIATES INSURANCE SVCS.  
 CLAREMONT INSURANCE SERVICES  
 CLOCK INSURANCE AND FINANCIAL SVCS.  
 CMG INSURANCE SERVICES  
 COASTAL FINANCIAL PARTNERS GROUP  
 IMS ASSOCIATES  
 CPS INSURANCE SERVICES  
 CPS/INTEGRATED MARKETING & INS. SVCS.  
 CPS-RON VIOLA INSURANCE SERVICES  
 CREEKMORE INSURANCE GROUP, INC.  
 DEALY RENTON  
 DESIGNS IN LIFE  
 DUNHILL MARKETING & INS. SVCS., INC.  
 EDWARDS/GLICK INSURANCE MARKETING  
 EPIC INSURANCE BROKERS  
 E PRO INSURANCE AGENCY  
 EQUOTE  
 FINANCIAL PROFESSIONALS  
 FIRST RESOURCE INSURANCE  
 FSD FINANCIAL SERVICES  
 GBS INSURANCE AND FINANCIAL SVCS., INC.  
 GIDEON ADVISERS

GORDON GLADSTONE ASSOCIATES  
 GROUP BENEFITS INC.  
 HARTFIELD FINANCIAL  
 HIGHLAND CAPITAL BROKERAGE  
 INNOVATIVE SOLUTIONS INS. SVCS. LLC.  
 INSURANCE RESOURCES GROUP  
 JENKINS INSURANCE GROUP  
 JLS F.I.R.M. INC.  
 JOHN HANCOCK FINANCIAL NETWORK  
 JONES ASSOCIATES FIN. & INS. SVCS. INC.  
 LARRY MEDEIROS  
 LECLAIR CORP.  
 LEGACY INSURANCE SERVICES  
 LEISURE WERDEN & TERRY AGENCY  
 LIFEPRO FINANCIAL SERVICES  
 LISI  
 LON E. LIGHT & ASSOCIATES  
 MADISON BROKERAGE CORP.  
 NATIONAL INSURANCE MARKETING CORP.  
 NEW GENERATION INS. MARKETING  
 NFP  
 OC LIFE INSURANCE AGENCY INC.  
 PARADIGM INSURANCE MARKETING  
 PERRY FINANCIAL NETWORK INC.  
 PETER LYMAN INSURANCE  
 PETER TRUMMER INSURANCE  
 THE PRODUCERS GROUP  
 R. B. TWOGOOD INSURANCE SERVICES  
 RETIREMENT CHOICES OF CALIFORNIA  
 R.H. INSURANCE SERVICES  
 SENIOR MARKET SALES, INC.  
 STAN ISRAEL  
 STREAMLINE BENEFITS  
 SYMETRA LIFE INSURANCE COMPANY  
 TAX & FINANCIAL GROUP  
 TEAM ALVAREZ INSURANCE SERVICES  
 TED ANDERSON INSURANCE SERVICES  
 TOTAL FINANCIAL  
 TRIAD FINANCIAL INS. MARKETING INC.  
 TWH ANNUITIES & INSURANCE AGENCY INC.

**VARIABLE LIFE**

BAY RIVER INSURANCE  
 BELAIR INSURANCE SERVICES  
 BGA INSURANCE  
 BILL PROCTOR & ASSOCIATES INS. INC.  
 BRYSON FINANCIAL GROUP  
 COASTAL FINANCIAL PARTNERS GROUP  
 CPS INSURANCE SERVICES  
 CPS SACRAMENTO  
 DESIGNS IN LIFE  
 FINANCIAL PROFESSIONALS  
 GROUP BENEFITS INC.  
 HARTFIELD FINANCIAL  
 HIGHLAND CAPITAL BROKERAGE  
 INNOVATIVE SOLUTIONS INS. SVCS. LLC.  
 INSURANCE RESOURCES GROUP  
 JLS F.I.R.M. INC.  
 JOHN HANCOCK FINANCIAL NETWORK  
 JONES ASSOCIATES FINANCIAL & INSURANCE SERVICES INC.  
 LARRY MEIDEROS  
 LEISURE WERDEN & TERRY AGENCY  
 LIFEPRO FINANCIAL SERVICES  
 LISI  
 MADISON BROKERAGE CORP.  
 NFP  
 PETER TRUMMER INSURANCE  
 THE PRODUCERS GROUP  
 TAX & FINANCIAL GROUP  
 TRIAD FINANCIAL INS. MARKETING INC.

**WHOLE LIFE**

ACCENT INSURANCE BROKERAGE  
 ACE BENEFITS GROUP RETIREMENT & INS.  
 AMERICAN CONSUMERS LEAGUE  
 THE ANNUITY STORE  
 ASSETS UNLIMITED INC.  
 BACKNINE INSURANCE SERVICES  
 BARRY J. FISHER INSURANCE  
 MARKETING INC.  
 BERBOWER INSURANCE AGENCY  
 BGA INSURANCE  
 BROKERS MARKETING SERVICES INC.  
 BRYSON FINANCIAL GROUP  
 CALIFORNIA GUARDIAN

CASSANI & ASSOCIATES INS. SVCS., INC.  
 CAVALIER ASSOCIATES  
 CENCO INSURANCE MARKETING CORP.  
 CLAREMONT INSURANCE SERVICES  
 CLOCK INSURANCE AND FINANCIAL SVCS.  
 CMG INSURANCE SERVICES  
 CPS INSURANCE SERVICES  
 CPS/INTEGRATED MARKETING & INS. SVCS.  
 CPS-RON VIOLA INSURANCE SERVICES  
 CPS SACRAMENTO  
 DESIGNS IN LIFE  
 DUNHILL MARKETING AND INS. SERVICES  
 EDWARDS/GLICK INSURANCE MARKETING  
 EPIC INSURANCE BROKERS  
 E PRO INSURANCE AGENCY  
 EQUOTE  
 FINANCIAL PROFESSIONALS  
 FIRST RESOURCE INSURANCE  
 FSD FINANCIAL SERVICES  
 GBS INSURANCE AND FINANCIAL SVCS., INC.  
 GROUP BENEFITS INC.  
 HARTFIELD FINANCIAL  
 HIGHLAND CAPITAL BROKERAGE  
 IMS ASSOCIATES  
 INSURANCE RESOURCES GROUP  
 JENKINS INSURANCE GROUP  
 JOHN HANCOCK FINANCIAL NETWORK  
 JLS F.I.R.M. INC.  
 JONES ASSOCIATES FIN. & INS. SVCS. INC.  
 LECLAIR CORP.  
 LEGACY INSURANCE SERVICES  
 THE LEISHER GROUP  
 LIFEPRO FINANCIAL SERVICES  
 LON E. LIGHT & ASSOCIATES  
 MADISON BROKERAGE CORP.  
 NATIONAL INSURANCE MARKETING CORP.  
 NEW GENERATION INS. MARKETING  
 NFP  
 OC LIFE INSURANCE AGENCY INC.  
 PERRY FINANCIAL NETWORK INC.  
 PETER TRUMMER INSURANCE  
 THE PRODUCERS GROUP  
 RETIREMENT CHOICES OF CALIFORNIA  
 R.H. INSURANCE SERVICES  
 SENIOR MARKET SALES  
 SOUTH WESTERN FINANCIAL  
 STAN ISRAEL  
 TAX & FINANCIAL GROUP  
 TEAM ALVAREZ INSURANCE SERVICES  
 TOTAL FINANCIAL  
 TRIAD FINANCIAL INS. MARKETING INC.  
 TRIPLE CHOICE DENTAL PLAN  
 TWH ANNUITIES & INSURANCE AGENCY INC.

**LONG TERM CARE**

ACE BENEFITS GROUP RETIREMENT & INS.  
 ACCENT INSURANCE BROKERAGE  
 AMERICAN CAPITAL SECURITY CORP  
 ASSETS UNLIMITED INC.  
 BACKNINE INSURANCE SERVICES  
 BARRY J. FISHER INSURANCE  
 MARKETING INC.  
 BAY RIVER INSURANCE  
 BELAIR INSURANCE GROUP  
 BERBOWER INSURANCE AGENCY  
 BGA INSURANCE  
 BILL PROCTOR & ASSOCIATES INS. INC.  
 BROKERS MARKETING SERVICES INC.  
 BRYSON FINANCIAL GROUP  
 BSI INSURANCE SERVICES INC.  
 CALIFORNIA LTC INSURANCE SERVICES LLC.  
 CAPITAS LTC  
 CARMICHAEL ASSOCIATES  
 CASSANI & ASSOCIATES INS. SVCS., INC.  
 CENCO INSURANCE MARKETING CORP.  
 CLOCK INSURANCE AND FINANCIAL SERVICES  
 CORY STEPANEK. CLTC  
 COPOWER, INC. ANCILLARY GEN. AGENCY  
 CPS INSURANCE SERVICES  
 CPS/INTEGRATED MARKETING & INS. SVCS.  
 CPS SACRAMENTO  
 DAVID W. WHITE & ASSOCIATES  
 DEALY RENTON & ASSOCIATES  
 DESIGNS IN LIFE  
 DISABILITY INSURANCE SERVICES INC.  
 DI & LTC INSURANCE SERVICES DI BROKER

DUNHILL MARKETING & INS. SVCS. INC.  
 EDWARDS/GLICK INSURANCE MARKETING  
 EPIC INSURANCE BROKERS  
 E PRO INSURANCE AGENCY  
 EMERSON REID  
 EQUOTE  
 FINANCIAL GRADE SENIOR CONSULTANTS  
 FINANCIAL PROFESSIONALS  
 FIRST RESOURCE INSURANCE  
 FOULDS & FELDMANN HEALTH INS.  
 AGENCY  
 GBS INSURANCE AND FINANCIAL SVCS., INC.  
 GENERAL AGENCY INS. DEV. SVCS. (GAIDS)  
 GIDEON ADVISERS  
 GROUP BENEFITS INC.  
 HIGHLAND CAPITAL BROKERAGE  
 HRBC INSURANCE  
 INNOVATIVE SOLUTIONS INS. SVCS. LLC.  
 INSURANCE RESOURCES GROUP  
 JENKINS INSURANCE GROUP  
 J.K. INSURANCE MARKETING INC.  
 JLS F.I.R.M. INC.  
 JOHN HANCOCK FINANCIAL  
 JONES ASSOCIATES FIN. & INS. SVCS. INC.  
 KOUZMANOFF FIN./INS.SOURCES INC.  
 LANDMARK SENIOR RESOURCES  
 LARRY MEDEIROS  
 LECLAIR CORP.  
 LEISURE WERDEN & TERRY AGENCY  
 LIFEPRO FINANCIAL SERVICES  
 MADISON BROKERAGE CORP.  
 MYERS-STEVENS-MELLO & CO., INS., SVCS.  
 NEW GENERATION INS. MARKETING  
 NORTHSTAR NETWORK INS. AGENCY, INC.  
 PARADIGM INSURANCE MARKETING  
 PERRY FINANCIAL NETWORK INC.  
 PETER TRUMMER INSURANCE  
 THE PRODUCERS GROUP  
 RETIREMENT CHOICES OF CALIFORNIA  
 R.H. INSURANCE SERVICES  
 SAVE GAINS TAX  
 SENIOR MARKET SALES  
 STAN ISRAEL INSURANCE SERVICES INC.  
 STREAMLINE BENEFITS  
 TAX & FINANCIAL GROUP  
 TEAM ALVAREZ INSURANCE SERVICES  
 TED ANDERSON INSURANCE SERVICES  
 TRIAD FINANCIAL INS. MARKETING INC.  
 TWH ANNUITIES & INSURANCE AGENCY INC.  
 W.J. BARRETT INSURANCE AGENCY INC.  
 WORD & BROWN

**WORKERS' COMP**

BELAIR INSURANCE SERVICES  
 BILL PROCTOR & ASSOCIATES INS. INC.  
 DICKERSON EMPLOYEE BENEFITS INS. SVCS.  
 GROUP BENEFITS INC.  
 ITG WORLDWIDE INSURANCE AGENCY  
 JLS F.I.R.M. INC.  
 LISI  
 R.H. INSURANCE SERVICES  
 TRIAD FINANCIAL INS. MARKETING INC.  
 WARNER PACIFIC INSURANCE SERVICES

**WORKSITE MARKETING**

ACE BENEFITS GROUP RETIREMENT & INS.  
 BELAIR INSURANCE SERVICES  
 BENEFITMALL  
 BEN-E-LECT  
 BILL PROCTOR & ASSOCIATES INS. INC.  
 CHIMIENTI & ASSOCIATES INSURANCE SVCS.  
 CLOCK INSURANCE AND FINANCIAL SVCS.  
 CMG INSURANCE SERVICES  
 COASTAL FINANCIAL PARTNERS GROUP  
 DI & LTC INSURANCE SERVICES  
 DICKERSON EMPLOYEE BENEFITS INS. SVCS.  
 GROUP BENEFITS INC.  
 LISI  
 MAHALO INSURANCE AGENCY, LLC  
 PRAM INSURANCE SERVICES INC.  
 STREAMLINE BENEFITS  
 SYMETRA LIFE INSURANCE COMPANY  
 TAX & FINANCIAL GROUP  
 TRIAD FINANCIAL INS. MARKETING

Employee Benefit Plans are designed to reduce costs and cut paperwork for consumers by contracting directly with providers. To receive benefits, consumers must use doctors and hospitals participating in the plan. Prepaid plans are regulated by the Department of Corporations.

**ACUPUNCTURE**

**ChoiceBuilder®**

Michael Payton, Vice President of Sales  
721 S. Parker, Suite 200  
Orange, CA 92868  
714.796.7638  
Email: mpayton@choiceadmin.com  
Website: www.choicebuilder.com  
Products/Services: TPA, Employee Choice Ancillary Benefits, Dental, Vision, Chiropractic, Acupuncture, Group Life, Section 125, HR Support, Cal Perks Discounts  
Min. Case Size: 2 to 199

**Landmark Healthplan of California**

Contact: Sales  
2629 Townsgate Road, Ste. 235  
Westlake Village, CA 91361  
(916) 569-3361  
Fax: (916) 307-5250  
(800) 298-4875, Option 5  
Email: Sales@LHP-CA.com  
Website: www.LHP-CA.com  
Plan Type: EPO, HMO, ASO, Self-Funded  
Products/Services: Acupuncture, Chiropractic  
Min. Case Size: 2  
Serving: National

**CHIROPRACTIC**

**AmeriPlan USA**

Contact: Sales Department  
5700 Democracy Dr.  
Plano, TX 75024  
(469) 229-4500 Fax: (469) 229-4115  
Email: customersupport@ameriplanusa.com  
Website: www.ameriplanusa.com  
Products/Services: Discount Chiropractic Benefit, Dental (Group, Ind.); Prescription Drug Card, Vision  
Serving: Nationwide

**ChoiceBuilder®**

Michael Payton, Vice President of Sales  
721 S. Parker, Suite 200  
Orange, CA 92868  
714.796.7638  
Email: mpayton@choiceadmin.com  
Website: www.choicebuilder.com  
Products/Services: TPA, Employee Choice Ancillary Benefits, Dental, Vision, Chiropractic, Acupuncture, Group Life, Section 125, HR Support, Cal Perks Discounts  
Min. Case Size: 2 to 199

**Landmark Healthplan of California**

Contact: Sales  
2629 Townsgate Road, Ste. 235  
Westlake Village, CA 91361  
(916) 569-3361  
Fax: (916) 307-5250  
(800) (298) 4875, Option 5  
Email: Sales@LHP-CA.com  
Website: www.LHP-CA.com  
Plan Type: EPO, HMO, ASO, Self-Funded  
Products/Services: Acupuncture, Chiropractic  
Min. Case Size: 2  
Serving: National

**COBRA**

**Aflac Worldwide Headquarters**

1932 Wynnton Road  
Columbus, GA 31999  
Customer Service: (800) 992-3522  
Website: www.aflac.com  
Broker Relations: (888) 861-0251  
Sales Opportunities: (800) 488-1771  
Products/Services: Group & Individual Lines (Accident, CI, Cancer, Hosp., Dis-ability, Life, Dental, Vision) Guarantee Issue, Sec. 125, FSA, Parking & Transit, COBRA, Core Enrollment, Benefit Statements, Per Diem Available  
Minimum Group Size: 3  
Serving: Nationwide

**Benefit Resource, Inc.**

3090 Fite Cir, Ste. 101  
Sacramento, CA 95827  
(916) 857-0429  
(888) 90-COBRA, (888) 902-6272  
Email: info@BenefitResource.com  
Website: www.benefitresource.com  
Products/Services: TPA, FSA, HRA, HSA, POP, CBP, and COBRA  
Serving: Nationwide

**Ebix Inc.**

Contact: Tony Bell  
1 Ebix Way  
Johns Creek, GA 30097  
(678) 681-2020  
Fax: (678) 281-2019  
Email: tony.bell@ebix.com  
Website: www.ebix.com  
Products/Services: Quoting Group/IFP, Websites, HR connect; HR Support Center, Payroll, COBRA, POP, FSA, EAP, HR Resources, Voluntary Benefits

**Infinisource Inc.**

Contacts: Vicki Burke  
15 East Washington St.  
Coldwater, MI 49036  
(800) 300-3838  
(800) 594-6957  
Email: vburke@infinisource.com  
Website: www.infinisource.com  
Products/Services COBRA, FSAs, Transportation HRAs, HSAs, POP, ERISA Wrap, Legal Services and DOL Notice Mailings  
Serving: Nationwide

**JHC Insurance Services**

Contact: Joe Hernandez  
5700 Moon Drive  
Ventura, CA 93003  
(805) 644-9678  
(888) 542-4467, Fax: (805) 644-9676  
Email: info@jhcbenefits.com  
Website: www.jhcbenefits.com  
Products/Services: COBRA Medical, Dental, Employee Choice Plans, Online Resources, Prescription Drug, Sec. 125, TPAs, HRAs, FSAs  
Plan Type: PPO, Employee Choice, EPO, Indemnity  
Serving: CA

**OptumHealth**

11000 Optum Circle  
Eden Prairie, MN 55344-2503  
(800) 243-5543  
Website: www.optum.com  
Products/Services: Employer Stop Loss, HSA (Banking), FSA, HRA, COBRA, Retiree, Transportation, Biometric Screenings & Wellness Suite of Products  
Serving: Nationwide

**PayPro Administrators**

Contact: Bobbi Kaelin for Payroll, FSA, HRA, COBRA, HIPAA, QTA, HRA, HSA, Sec. 125, Retiree Billing, SPD/Wrap Documents, Form 5500 Filing, ACA Reporting  
Contact: Felix Acajabon for Pension & Pension Plan Administration  
6180 Quail Valley Ct.  
Riverside, CA 92507  
(800) 427-4549 Fax: (951) 656-9276  
(951) 656-9273 Ext. 226 Bobbi  
(951) 656-9273 Felix  
Email: BobbiKaelin@pagroup.us  
Email: felixa@pagroup.us  
Email: sales@pagroup.us  
Website: www.pagroup.us  
Products/Services: Flex, HRA, COBRA/HIPAA, Pension and Payroll, Section 125, ACA Reporting, ERISA Plan Docs & Reporting, Retiree Billing & Consolidated Billing Services

**Redwood Health Services**

Contact: John W. Nacol  
3510 Unocal Place, Ste. 108  
Santa Rosa, CA 95403  
(707) 525-4370, (800) 548-7677  
Fax: (707) 525-4270  
Email: jnacol@rhs.org  
Website: www.rhs.org  
Plan type: PPO, FSA, POP, HRA  
Products/Services: Health Plans, COBRA, Third Party Administration  
Min. Case Size: 2-1000  
Serving: Nationwide

**WEX Health Inc.**

1 Hancock Street  
Portland, ME 04101  
(877) 221-4541  
Website: www.wexinc.com  
Products/Services: Platform to administer HSAs, HRAs, FSAs, VEBAs, COBRA, defined-contribution, wellness, and transit plans as well as billing and payments  
Min. Case Size: 2+  
Serving: Nationwide

**DENTAL**

**Aflac Worldwide Headquarters**

1932 Wynnton Road  
Columbus, GA 31999  
Customer Service: (800) 992-3522  
Website: www.aflac.com  
Broker Relations: (888) 861-0251  
Sales Opportunities: (800) 488-1771  
Products/Services: Group & Individual Lines (Accident, CI, Cancer, Hosp., Disability, Life, Dental, Vision) Guarantee Issue, Sec. 125, FSA, Parking & Transit, COBRA, Core Enrollment, Benefit Statements, Per Diem Available  
Minimum Group Size: 3  
Serving: Nationwide

AIG Benefits Solutions  
Employee Benefits Solutions  
777 S. Figueroa St., Ste. 1800  
Los Angeles, CA 90017  
(213) 689-3500 Fax: (866) 716-6722  
Website: www.aig.com  
Products/Services: Disability, Life, LTC, STD, Voluntary Benefits and Worksite Products  
Serving: Southern California Area

**Aigilis Corporation**

Contact: Mark Gebhardt  
P.O. Box 953279  
Lake Mary, FL 32795  
(407) 324-3921, (866) 205-1936  
(877) 520-4636  
Fax: (480) 287-8574  
Email: mgebhardt@aigilis.com  
Website: www.aigilis.com  
Products: ACA medical gap plans, Telemedicine, Accident, Critical Illness; Dental (ind., group)  
Serving: Nationwide

**AmeriPlan USA**

Contact: Sales Department  
5700 Democracy Dr.  
Plano, TX 75024  
(800) 647-8421  
(469) 229-4500 Fax: (469) 229-4115  
Email: customersupport@ameriplanusa.com  
Website: www.ameriplanusa.com  
Products/Services: Discount Chiropractic Benefit, Dental (Group, Ind.); Prescription Drug Card, Vision  
Serving: Nationwide

**Ameritas**

Contact: Julie Franklin  
151 Kalmus Dr., Ste. J4  
Costa Mesa, CA 92626-5959  
(714) 641-1800  
Fax: (714) 641-4800  
Email: abirkel@ameritas.com  
Website: www.ameritasgroup.com  
Plan Type: PPO, Indemnity, Individual, Self-Funding  
Products/Services: Dental, Vision, Hearing  
Min. Case Size: 3  
Serving: Nationwide

**Anthem Blue Cross Individual**

Contact: Jesse Campbell, Individual Sales Executive  
4553 La Tienda Drive  
Thousand Oaks, CA 91362  
(805) 557-5452  
Email: jesse.campbell@anthem.com  
Website: www.anthem.com/ca  
Plan Type: EPO  
Serving: California

**Anthem Blue Cross Small Group (2-100 lives)**

Contact: Chris McConathy, Director, Small Group Specialty Sales  
4553 La Tienda Drive  
Thousand Oaks, CA 91362  
(805) 557-4461  
Email: christa.mcconathy@anthem.com  
Website: www.anthem.com/ca  
Plan Type: HMO, PPO, Indemnity  
Products/Services: Dental, Vision  
Min. Case Size: 2  
Serving: Nationwide

**Anthem Blue Cross Large Group (101+ lives)**

Contact: Randy Ebersberger, Director of Specialty Sales  
801 South Figueroa St.  
Los Angeles, CA 90017  
(818) 399-6195  
Email: Randy.Ebersberger@anthem.com  
Website: www.anthem.com/ca  
Plan Type: HMO, PPO, Indemnity  
Products/Services: Dental, Vision  
Min. Case Size: 51+  
Serving: Nationwide

**BEST Life and Health Insurance Company**

Contact: Paul Peatross  
PO Box 19721  
Irvine, CA 92623-6028  
(800) 237-8543 Ext. 169  
(949) 222-2169  
Email: ppeatross@bestlife.com  
For Brokers: brokerservice@bestlife.com  
For Customer: cs@bestlife.com  
General Inquiry: info@bestlife.com  
Website: www.bestlife.com  
Products: Group Dental, Vision, Life and STD; Individual and SHOP, State Exchanges  
Min. Case Size: 2  
Serving: 39 States

**Blue Shield of California**

Contact: Producer Services  
(800) 559-5905  
Email: producerservices@blueshieldca.com  
Website: www.blueshieldca.com/producer  
Plan Type: HMO, PPO, ASO  
Products/Services: Medical, Dental, Life and Vision plans.  
Min. Case Size: Coverage for individuals, seniors and groups  
Serving: state-wide, with PPO BlueCard® nationwide

**CalCPA Health**

Contact: Tom Kowalski, Sales Mgr.  
1710 Gilbert Rd., Ste. 300  
Burlingame, CA 94010  
Direct line: (800) 522-3251,  
(650) 522-3251  
Email: Tom.Kowalski@calcpa.org  
Website: www.calcpahealth.com  
Min. Case Size: 2  
Plan type: Group, HMO, PPO, HSAs  
Plans Offered: Group  
Products/Services: Dental, Vision  
Serving: All Counties

**California Dental Network Inc.**

Contact: Kevin Carlin  
23291 Mill Creek Dr., Ste. 100  
Laguna Hills, CA 92653  
(714) 478-6819  
Fax: (949) 830-1655, Cell: (619) 884-4470  
Email: kevin.Carlin@caldental.net  
Website: www.caldental.net  
Plan Type: HMO/PPO  
Products/Services: Dental Plans  
Min. Case Size: 2 (plus individual)  
Serving: Contact CalDental for Details

**ChoiceBuilder®**

Michael Payton, Vice President of Sales  
721 S. Parker, Suite 200  
Orange, CA 92868  
714.796.7638  
Email: mpayton@choiceadmin.com  
Website: www.choicebuilder.com  
Products/Services: TPA, Employee Choice Ancillary Benefits, Dental, Vision, Chiropractic, Acupuncture, Group Life, Section 125, HR Support, Cal Perks Discounts  
Min. Case Size: 2 to 199

**Cigna HealthCare Inc. Smaller Employers (under 500 EEs)**

1340 Treat Blvd., Ste. 599  
Walnut Creek, CA 94597  
(925) 906-8208  
Fax: (925) 210-0975  
Website: www.cigna.com  
Plan Type: HMO, PPO, OAP, Consumer Directed Health Plans  
Products/Services: HMO/PPO Medical, DHMO/DPPO Dental, Vision

**Cigna HealthCare Inc.**

1 Front St., Ste. 1700  
San Francisco, CA 94111  
(415) 374-2500, Fax:  
Fax: (860) 298-2443  
Website: www.cigna.com  
Plan Type: HMO, PPO, OAP, Consumer Directed Health Plans  
Products/Services: HMO/PPO Medical, DHMO/DPPO Dental, Disability, Life, Vision, Behavioral, International Benefits  
Serving: Alameda, Butte, Contra Costa, El Dorado, Fresno, Kings, Glenn, Marin, Merced, Monterey, Napa, Placer, Sacramento, Santa Clara, Santa Cruz, San Francisco, San Joaquin, San Mateo, Sonoma, Solano, Stanislaus, Tulare, Yolo, Yuba

**Cigna HealthCare Inc.**

3636 Nobel Dr., Ste. 150  
San Diego, CA 92122  
(858) 625-5600  
Fax: (858) 625-5699  
Website: www.cigna.com  
Plan Type: HMO, OAP, PPO, Consumer Directed Health Plans  
Products/Services: HMO/PPO Medical, DHMO/DPPO Dental, Disability, Life, Vision, Behavioral, International Benefits  
Serving: San Diego County

**Cigna HealthCare Inc.**

26 Executive Park, Ste. 200  
Irvine, CA 92614  
(949) 255-1400  
Fax: (949) 255-1483  
Website: www.cigna.com  
Plan Type: HMO, OAP, PPO, Consumer Directed Health Plans  
Products/Services: HMO/PPO Medical, DHMO/DPPO Dental, Disability, Life, Vision, Behavioral, International Benefits  
Serving: Orange, San Bernardino, Riverside and San Diego Counties

**Cigna HealthCare Inc.**

400 North Brand Blvd., Ste. 400  
Glendale, CA 91203  
(818) 546-5100  
Fax: (818) 546-5389  
Website: www.cigna.com  
Plan Type: HMO, OAP, PPO, Consumer Directed Health Plans  
Products/Services: HMO/PPO Medical, DHMO/DPPO Dental, Disability, Life, Vision, Behavioral, International Benefits  
Serving: Los Angeles, Kern, Ventura, Santa Barbara and San Luis Obispo Counties

**Cypress Ancillary Benefits**

Contact: Andrew Garnett  
7510 Shoreline Drive  
Stockton, CA 95219  
(800) 350-3989, Fax: (209) 478-5614  
Email: sales@cypressadmin.com  
Website: www.cypressadmin.com  
Products: Dental PPO/DHMO (Group); Vision; Life (Group); Disability (Group); COBRA Administration

**Delta Dental of California N. California**

Contact: Mohammad Reza Navid, VP Sales  
Email: ncasales@delta.org  
560 Mission Ste., Ste. 1300  
San Francisco, CA 94105  
(415) 972-8301, Fax: (415) 972-8884  
11155 International Drive, M/S A1N  
Rancho Cordova, CA 95670  
Fax: (916) 858-0327  
30 East River Park Place West, Ste. 410  
Fresno, CA 93720  
Fax: (559) 433-3009  
S. California  
Contact: Ben Lowry  
17871 Park Plaza Dr., Ste. 200  
Cerritos, CA 90703  
(562) 403-4040, Fax: (562) 924-3172  
Email: scasales@delta.org  
Website: www.deltadentalins.com  
Plan Type: PPO, Indemnity, DHMO  
Products/Services: group, individual and senior dental plans; group vision plans  
Min. Case size: 2  
Serving: CA

**Denali Dental & Vision**

Contact: Katie Quinn  
55 E. 5th St., Ste. 500  
St. Paul, MN 55101  
(651) 649-3503  
(888) 890-1944, Fax: (651) 649-3502  
Email: info@directbenefits.com  
Website: www.denalidental.com  
Indemnity and PPO Dental and Vision Insurance for individuals, seniors and groups  
Min. Case Size: 1

**Dental Alternatives Insurance Services, Inc. DBA: Solid Benefits**

Contact: Maribeth Tennison  
150 E Wilson Bridge Rd., Ste. 150  
Worthington, OH 43085  
(800) 445-8119, (714) 429-0200  
Fax: (714) 429-1261  
Email: mb@gotodais.com  
Website: www.gotodais.com  
Plan Type: HMO, PPO, Dual & Triple Option.  
Services/Plans: Consulting/Dental & Vision  
Min. Case Size: 2  
Serving: Primarily CA

**Dental Health Services Corporate Office**

3833 Atlantic Ave.  
Long Beach, CA 90807  
(562) 595-6000, Fax: (562) 276-1211  
Email: jnace@dentalhealthservices.com  
Email: mescorsia@dentalhealthservices.com  
Website: www.dentalhealthservices.com  
Plan Type: DHMO, Indemnity, PPO, EPO  
Products/Services: Employer Sponsored Voluntary and individual Dental Plans  
Min. Case Size: 2  
Serving: CA, WA, OR

**Direct Benefits, Inc.**

Contact: Katie Quinn  
55 E. 5th St., Ste. 500  
St. Paul, MN 55101  
(888) 890-1944, (651) 259-6240  
Fax: (651) 649-3502  
Email: info@directbenefits.com  
Website: www.directbenefits.com  
Products/Services: Dental, Disability, Life and Vision Benefits  
Serving: Nationwide

**First Dental Health**

Contact: Susan Lawson  
5771 Copley Drive, Ste. 101  
San Diego, CA 92111  
(858) 444-2663, (800) 334-7244 ext. 2663  
Fax: (866) 317-2531  
Email: susan.lawson@newdentalchoice.com  
Website: www.firstdentalhealth.com  
Website: www.newdentalchoice.com  
Plan Type: Individual and Group Dental Discount Plans, PPO and EPO dental network leasing.  
Products/Services: Dental Plans  
Min. Case Size: 5  
Serving: Nationwide

**The Guardian Life Insurance Company of America**

**Southern California (LA, OC, IE, San Diego)**  
**Central California (Fresno, San Luis Obispo & south)**  
Contact: Troy Davis, Regional Director  
4400 MacArthur Blvd., Ste. 150  
Newport Beach, CA 92660  
(949) 885-1740  
Email: Troy\_Davis@glic.com  
Northern California (Bay Area, Sac, all other NoCal)  
Contact: Rick Porterfield  
1333 N. California, Ste. 100  
Walnut Creek, CA 94596  
(415) 828-1990  
Website: www.guardianlife.com  
Email: richard\_porterfield@glic.com  
Plan Type: PPO/DHMO  
Products/Services: Dental, LTD, Life, STD, Vision, All available in Voluntary, Contrib. & Non-Contrib.  
Min. Case Size: 2-5000  
Serving: Nationwide

**Health Net of California**

Contact: Broker Services Dept.  
P.O. Box 1150  
Rancho Cordova, CA 95741-1150  
(800) 909-3447 option 1, 4  
Fax for Enrollment: (800) 977-4161  
Fax for Broker Services: (800) 361-5324  
Email: brokers@healthnet.com  
Website: www.healthnet.com  
Website: www.myhealthnetca.com  
Plan Type: HMO, PPO, POS, Indemnity, out-of-state PPO, and Medicare  
Products/Services: Health Carriers, Dental, Vision  
Min. Case Size: 2  
Plans Offered: Group, Ind  
Serving: CA, AZ, OR

**Humana**

California Contact: Brian Sullivan  
Northern California Office:  
1320 Willow Pass Rd., 6th Flr.  
Concord, CA 94520  
Southern California Office:  
555 Marin St., Ste. 140  
Thousand Oaks, CA 91360  
(818) 673-7202  
Email: bsullivan6@humana.com  
Website: www.humana.com  
Products/Services: Group Dental, Group Vision, Group Term Life (Mini Case Size: 2), Wellness (50 Life minimum), EAP (100 Life minimum), Individual Dental, Individual Vision  
Min Case Size: 2

**IHC Specialty Benefits**

Contact: Ryan Rosenberg  
5353 Wayzata Blvd., Ste. 300  
Minneapolis, MN 55416  
(952) 746-6610  
(866) 645-6630  
Fax: (952) 853-2265  
Email: info@ihcgroup.com  
Email: ryan.rosenberg@ihcgroup.com  
Website: www.ihcgroup.com  
Products/Services: Individual – Short Term Medical plans, accident/critical illness bundled plans, and dental plans. Group – PPO and Indemnity Dental Plans for groups of 2-99.  
Serving: Nationwide

**Liberty Dental Plan**

P.O. Box 26110  
Santa Ana, CA 92799-6110  
(800) 268-9012  
Fax: (949) 270-0114  
Email: clientservices@libertydentalplan.com  
Website: www.libertydentalplan.com  
Plan Type: Dental HMO, Dental ASO, Discount/Access Dental, Dental PPO, Vision  
Min. Case Size: 3  
Serving: Alameda, Contra Costa, El Dorado, Fresno, Imperial, Kern, Kings, Los Angeles, Madera, Marin, Orange, Placer, Riverside, Sacramento, San Benito, San Bernardino, San Diego, San Francisco, San Joaquin, San Mateo, Santa Barbara, Santa Clara, Santa Cruz, Solano, Sonoma, Stanislaus, Tulare, Ventura, Yolo

**Magnum Dental & Vision**

55 E. 5th St., Ste. 500  
St. Paul, MN 55101  
(651) 649-3503, (888) 890-1944  
Email: info@directbenefits.com  
Website: www.magnumdental.com  
Indemnity and PPO Dental and Vision Insurance for Individual and Groups 2-125

**MIB**

Contact: Claudia Funderburg  
P.O. Box 14227  
Orange CA 92868  
Direct line: (714) 571-3433 Fax (714) 571-3605  
Sales Line: (800) 686-2562  
Email: cfunderburg@myinsurancebundle.com  
Website: www.myinsurancebundle.com  
Plan Type: HMO  
Products/Services: Dental, Vision, Hearing, Discount Prescription, Tele-medicine and other value added products  
Min. Case Size 2  
Serving: CA

**MWG Dental & Vision Plan**

Contact: MWG Broker Services  
P.O. Box 14067  
Jackson, MS 39236  
5712 I-55 N. Frontage Rd.  
Jackson, MS 39211  
(601) 206-7967, (877) 759-5728  
Fax: (601) 956-1702  
Email: brokerservices@morganwhite.com  
Website: www.mwgdental.com  
Plan Type: Group Indemnity, PPO  
Products/Services: Group/Individual Dental & Vision Plans, Life, Secondary Medical Plans  
Min. Case Size: 2  
Serving: Nationwide

**Newport Dental Plan**

Contact: Lanchi Hua  
100 Spectrum Center Dr. Ste. 1500  
Irvine, CA 92618  
(714) 668-1300, (800) 49-SMILE  
Fax: (714) 428-1375  
Email: lanchi.hua@smilebrands.com  
Website: www.smilebrands.com  
Plan Type: DHMO  
Products/Services: Dental Plans  
Min. Case Size: 2  
Serving: CA

**Premier Access Insurance**

8890 Cal Center Dr.  
Sacramento, CA 95826  
(888) 326-3210, Fax: (916) 646-9000  
Email: sales@premierlife.com  
Website: www.premierlife.com  
Plan Type: DHMO, DMO, PPO, Indemnity, Self-Funded, Voluntary  
Products/Services: Dental Plans & Vision Plans  
Min. Case Size: 1 (Dental) 10 (Vision)  
Serving: Nationwide

**Securian Dental**

Contact: Shayna Ray  
730 S Broadway  
Gilbert, MN 55741  
(866) 827-3318 ext. 2096  
Fax: (866) 440-8787  
Email: securianconnect@securiandental.com  
Email: sray@securiandental.com  
Website: www.securiandental.com  
Plan Type: PPO, Indemnity  
Products/Services: Dental Plans  
Serving: Nationwide

**Spirit Dental & Vision**

55 E. 5th St., Ste. 500  
St. Paul, MN 55101  
(651) 649-3503, (888) 890-1944  
Fax: (651) 649-3502  
Email: info@directbenefits.com  
Website: www.spiritdental.com  
Products/Services: Individual, Senior and Group 2-149 Dental and Vision Insurance

**TripleChoicePlan**

Dental•Vision•Life•Disability  
Contact: Lawrence Kent  
1964 Westwood Blvd., Ste. 120  
Los Angeles, CA 90025  
Tel: (310) 470-2343  
Toll Free: (800) 489-7577  
Fax: (310) 441-5660  
Email: La.Quotes@triplechoiceplan.com  
Website: www.triplechoiceplan.com  
Products/Services: Dental  
Plan type: DHMO, PPO, Indemnity, Individual and Group  
Min. Size: 2+

**United Concordia Dental**

Contact: Laurie S. Laspina  
Vice President, Western Division  
21700 Oxnard, Ste. 500  
Woodland Hills, CA 91367  
(818) 936-1371  
Email: laurie.laspina@ucci.com  
Website: www.ucci.com  
Plan Type: DHMO, FFS, PPO, ASO  
Products/Services: Dental Plans  
Min. Case Size: 2  
Serving: Nationwide

**UnitedHealthcare Dental**

Contact: Heather Lee  
Regional VP of Specialty Benefits  
5 Centerpointe Dr., Ste. 600  
Lake Oswego, OR 97035  
(503) 603-7023  
Website: www.uhcspecialtybenefits.com  
Products/Services: Vision, Dental, Life & Disability  
Serving: Nationwide

**Vision Plan of America**

Contact: Marketing Department  
3250 Wilshire Blvd., Ste. 1610  
Los Angeles, CA 90010  
(213) 384-2600  
(800) 400-4872  
Fax: (213) 384-0084  
Email: info@visionplanofamerica.com  
Website: www.visionplanofamerica.com  
Products/Services: Vision(ind., group), Dental Plans (ind., group)  
Plan Type: HMO, Voluntary  
Min. Case Size: 2  
Serving: California

**EMPLOYEE CHOICE****Allied Administrators, Inc.**

Contact: Danielle Jackson  
825 Battery St.  
San Francisco, CA 94111  
(415) 989-7443  
(877) 472-2669  
Fax: (415) 439-5861  
Email: djackson@alliedadministrators.com  
Email: marketing@alliedadministrators.com  
Website: www.alliedadministrators.com  
Products: Ancillary Benefits: Group Life, Dental, Vision, LTD, AD&D  
Min. Case Size: 2  
Serving: Statewide

**CaliforniaChoice®**

Michael Payton, Vice President of Sales  
721 South Parker, Suite 200  
Orange, CA 92868  
714.796.7638  
Email: mpayton@choiceadmin.com  
Website: www.calchoice.com  
Products/Services: TPA, Employee Choice (HMO/PPO/HSAs), Ancillary Benefits, Dental, Vision, Chiropractic, Acupuncture, Group Life, Payroll Services, Cal Perks Discounts, HR Support  
Min. Case Size: 1-100

**ChoiceBuilder®**

Michael Payton, Vice President of Sales  
721 South Parker, Suite 200  
Orange, CA 92868  
Phone: (866) 412-9254,  
Fax (866) 412-9261  
Email: mpayton@choiceadmin.com  
Website: www.choicebuilder.com  
Products/Services: TPA, Employee Choice Ancillary Benefits, Dental, Vision, Chiropractic, Acupuncture, Group Life, Section 125, HR Support, Cal Perks Discounts  
Min. Case Size: 2-199

**Covered California For Small Business**

Contact: Dan Tyler, VP of Sales & Eligibility and Enrollment  
15525 Sand Canyon  
Irvine, CA 92870  
Direct: (949) 885-4739  
Sales: (844) 332-8384  
Agent Service Center: (855) 777-6782  
Fax: (949) 809-3264  
Email: dan.tyler@covered.ca.gov  
Website: www.coveredca.com/forsmall-business  
HMO Plan: Based on CA region  
PPO Plans: Based on CA region  
Plans Offered: Group  
Min. Case Size: 1-100  
Co-Pay Options: Multiple options available! Call for more details.  
Serving: CA

**Ebix Inc.**

Contact: Tony Bell  
1 Ebix Way  
Johns Creek, GA 30097  
(678) 681-2020  
Fax: (678) 281-2019  
Email: tony.bell@ebix.com  
Website: www.ebix.com  
Products/Services: Quoting Group/IFP, Websites, HR connect; HR Support Center, Payroll, COBRA, POP, FSA, EAP, HR Resources, Voluntary Benefits  
Serving: CA, CO, CT, DE, DC, FL, GA, MD, MO, NH, NJ, NY, OH, OK, PA, TX, VT, VA, WA

**HEALTH CARRIERS**

**Aflac Worldwide Headquarters**

1932 Wynnton Road  
Columbus, GA 31999  
Customer Service: (800) 992-3522  
Website: www.aflac.com  
Broker Relations: (888) 861-0251  
Sales Opportunities: (800) 488-1771  
Products/Services: Group & Individual Lines (Accident, Cl, Cancer, Hosp., Disability, Life, Dental, Vision) Guarantee Issue, Sec. 125, FSA, Parking & Transit, COBRA, Core Enrollment, Benefit Statements, Per Diem Available  
Minimum Group Size: 3  
Serving: Nationwide

**Anthem Blue Cross Individual**

Contact: Jesse Campbell, Individual Sales Executive  
4553 La Tienda Drive  
Thousand Oaks, CA 91362  
(805) 557-5452  
Email: jesse.campbell@anthem.com  
Website: www.anthem.com/ca  
Plan Type: EPO  
Serving: California

**Anthem Blue Cross**

Contact: Jack Lyons  
Regional Vice President, Small Group Sales  
4553 La Tienda Dr.  
Thousand oaks, CA 91362  
(805) 557-5657  
Email: jack.lyons@anthem.com  
Website: www.anthem.com/ca  
Plan Type: HMO, PPO, EPO, POS  
Products/Services: Health Carriers  
Serving: Nationwide

**ArmadaCare**

Contact: Nick Limneos  
230 Schilling Circle, Ste. 140  
Hunt Valley, MD 21031  
(410) 308-8447  
(877) 978-2177  
(855) 571-1895  
Email: uhinfo@armadacare.com  
Website: www.armadacare.com  
Plan Type: Group, Limited Benefits, Supplemental  
Plans Offered: Group  
Min. Case Size: 3  
Serving: Statewide

**Blue Shield of California**

Contact: Producer Services  
(800) 559-5905  
Email: producerservices@blueshieldca.com  
Website: www.blueshieldca.com/producer  
Plan Type: HMO, PPO, ASO  
Products/Services: Medical, Dental, Life and Vision plans.  
Min. Case Size: Coverage for individuals, seniors and groups  
Serving: state-wide, with PPO BlueCard® nationwide

**Brand New Day**

Contact Shaina Popkin, Director of Sales  
5455 Garden Grove Blvd., Ste. 500  
Westminster, CA 92683  
(866) 255-4795 Fax: (714) 933-4803  
Email: Spopkin@universalscare.com  
Website: www.bndhmo.com  
Plan Type: HMO SNP  
Products/Service: Medicare Advantage Health Plan  
Serving Area: Los Angeles, Orange, Riverside, San Bernardino, Kern, Kings, San Mateo, Santa Clara, Tulare, Fresno, Imperial and San Diego Counties.

**CaliforniaChoice®**

Michael Payton, Vice President of Sales  
721 South Parker, Suite 200  
Orange, CA 92868  
714.796.7638  
Email: mpayton@choiceadmin.com  
Website: www.calchoice.com  
Products/Services: TPA, Employee Choice (HMO/PPO/HSAs), Ancillary Benefits, Dental, Vision, Chiropractic, Acupuncture, Group Life, Payroll Services, Cal Perks Discounts, HR Support  
Min. Case Size: 1-100

**CalCPA Health**

Contact: Tom Kowalski, Sales Mgr.  
1710 Gilbert Rd., Ste. 300  
Burlingame, CA 94010  
Direct line: (800) 522-3251,  
(650) 522-3251  
Email: Tom.Kowalski@calcpa.org  
Website: www.calcpahealth.com  
Min. Case Size: 2  
Plan type: Group, HMO, PPO, HSAs  
Plans Offered: Group  
Products/Services: Dental, Vision  
Serving: All Counties

**CCHP Health Plan**

Contact: Tina Ho  
445 Grant Avenue, Ste. 700  
San Francisco, CA 94108  
(628) 228-3283  
Fax: (415) 955-8819  
(888) 681-3888  
Email: brokers@cchphealthplan.com  
Website: www.cchphealthplan.com  
Mini Case Size: 2  
Plan Type: HMO, PPO, MEDICARE  
Plans Offered: Group, Individual, CCA

**Cigna HealthCare Inc.**

**Smaller Employers (under 500 EEs)**  
1340 Treat Blvd., Ste. 599  
Walnut Creek, CA 94597  
(925) 906-8208  
Website: www.cigna.com  
Plan Type: HMO, PPO, EPO, and HDHP Plans  
Products/Services: HMO/PPO Medical, DHMO/DPPO Dental, Vision  
Serving: San Francisco, Northern San Mateo

**Cigna HealthCare Inc.**

1 Front St., Ste. 1700  
San Francisco, CA 94111  
415-374-2500 Fax: (415) 374-2601  
Website: www.cigna.com  
Plan Type: HMO, PPO, EPO, and HDHP Plans  
Products/Services: HMO/PPO Medical, DHMO/DPPO Dental, Disability, Life, Vision, Behavioral, International Benefits  
Serving: Alameda, Butte, Contra Costa, El Dorado, Fresno, Kings, Glenn, Marin, Merced, Monterey, Napa, Placer, Sacramento, Santa Clara, Santa Cruz, San Francisco, San Joaquin, San Mateo, Sonoma, Solano, Stanislaus, Tulare, Yolo, Yuba

**Cigna HealthCare Inc.**

3636 Nobel Dr., Ste. 150  
San Diego, CA 92122  
(858) 625-5600  
Website: www.cigna.com  
Plan Type: HMO, EPO, PPO, and HDHP Plans  
Products/Services: HMO/PPO Medical, DHMO/DPPO Dental, Disability, Life, Vision, Behavioral, International Benefits  
Serving: San Diego County

**Cigna HealthCare Inc.**

26 Executive Park, Ste. 200  
Irvine, CA 92614  
(949) 255-1400  
Website: www.cigna.com  
Plan Type: HMO, EPO, PPO, and HDHP Plans  
Products/Services: HMO/PPO Medical, DHMO/DPPO Dental, Disability, Life, Vision, Behavioral, International Benefits  
Serving: Orange, San Bernardino, Riverside and San Diego Counties

**Cigna HealthCare Inc.**

400 North Brand Blvd., Ste. 400  
Glendale, CA 91203  
(818) 500-6262  
Fax: (818) 546-5386  
Website: www.cigna.com  
Plan Type: HMO, EPO, PPO, and HDHP Plans  
Products/Services: HMO/PPO Medical, DHMO/DPPO Dental, Disability, Life, Vision, Behavioral, International Benefits  
Serving: Los Angeles, Kern, Ventura, Santa Barbara and San Luis Obispo Counties

**Covered California For Small Business**

Contact: Dan Tyler, VP of Sales & Eligibility and Enrollment  
15525 Sand Canyon  
Irvine, CA 92870  
Direct: (949) 885-4739  
Sales: (844) 332-8384  
Agent Service Center: (855) 777-6782  
Fax: (949) 809-3264  
Email: dan.tyler@covered.ca.gov  
Website: www.coveredca.com/forsmall-business  
HMO Plan: Based on CA region  
PPO Plans: Based on CA region  
Plans Offered: Group  
Min. Case Size: 1-100  
Co-Pay Options: Multiple options available! Call for more details.  
Serving: CA

**Delta Dental of California N. California**

Contact: Mohammad Reza Navid,  
VP Sales  
Email: ncasales@delta.org  
560 Mission Ste., Ste. 1300  
San Francisco, CA 94105  
(415) 972-8301, Fax: (415) 972-8884  
11155 International Drive, M/S A1N  
Rancho Cordova, CA 95670  
Fax: (916) 858-0327  
30 East River Park Place West, Ste. 410  
Fresno, CA 93720  
Fax: (559) 433-3009  
S. California  
Contact: Ben Lowry  
17871 Park Plaza Dr., Ste. 200  
Cerritos, CA 90703  
(562) 403-4040, Fax: (562) 924-3172  
Email: scasales@delta.org  
Website: www.deltadentalins.com  
Plan Type: PPO, Indemnity, DHMO  
Products/Services: group, individual and senior dental plans; group vision plans  
Min. Case size: 2  
Serving: CA

**Fringe Benefit Group, The American Worker**

Contact: Mike Rodgers  
11910 Anderson Mill Road, Ste. 401  
Austin, TX 78726  
(512) 827-5351  
(800) 551-3424  
Fax: (512) 827-4351  
Email: info@theamericanworker.com  
Website: www.theamericanworker.com  
Min. Case Size: 51  
Plan Type: Group  
Limited Benefits

**Health Net of California**

Contact: Broker Services Dept.  
P.O. Box 1150  
Rancho Cordova, CA 95741-1150  
(800) 909-3447 option 1,4  
Exchange Billing: (800) 547-2967 option 10  
Non-Exchange Billing: (800) 939-2172 option 3  
Fax: (877) 977-2947  
Email: brokers@healthnet.com  
Website: www.healthnet.com  
Website: www.myhealthnetca.com  
Plan Type: HMO, PPO, POS, Indemnity, out-of-state PPO, and Medicare  
Products/Services: Health Carriers, Dental, Vision  
Min. Case Size: 2  
Plans Offered: Group, Individual  
Serving: CA

**Humana**

California Contact: Brian Sullivan  
Northern California Office:  
1320 Willow Pass Rd., 6th Flr.  
Concord, CA 94520  
Southern California Office:  
555 Marin St., Ste. 140  
Thousand Oaks, CA 91360  
(818) 673-7202  
Email: bsullivan6@humana.com  
Website: www.humana.com  
Products/Services: Group Dental, Group Vision, Group Term Life (Mini Case Size: 2), Wellness (50 Life minimum), EAP (100 Life minimum), Individual Dental, Individual Vision  
Min Case Size: 2

**Kaiser Permanente**

Contact: Broker Compensation Services  
P.O. Box 23250  
San Diego, CA 92193-9917  
(800) 440-2323 Fax: (855) 577-2963  
Website: account.kp.org  
Website: www.kp.org/choosebetter  
Products/Services: Health Carriers  
Min. Case Size: 1  
Plan Type: HMO, PPO, POS (including Deductible HMO, HSA and HRA plans)  
Plans Offered: Group, Individual, Medicare, Occupational Health  
Kaiser Permanente Serving N. CA: Alameda, Amador\*, Contra Costa, El Dorado\*, Fresno\*, Kings\*, Madera\*, Marin, Mariposa\*, Napa\*, Placer\*, Sacramento, San Francisco, San Joaquin, San Mateo, Santa Clara\*, Solano, Sonoma\*, Stanislaus, Sutter\*, Tulare\*, Yolo\*, Yuba\* (\*indicates partial counties)  
Kaiser Permanente Serving S. CA: Imperial\*, Kern\*, Los Angeles\*, Orange, Riverside\*, San Bernardino\*, San Diego\*, Ventura\* (\*indicates partial counties)

**MORE Health**

999 Baker Way, Ste. 500  
San Mateo, CA 94404  
(888) 908-6673  
Email: Hello@MOREHealth.com  
Website: www.MOREHealth.com  
Min. Case Size: 15  
Products and Services: Medical Co-Diagnosis and Second Opinion Service

**Redwood Health Services**

Contact: John W. Nacol  
3510 Unocal Place, Ste. 108  
Santa Rosa, CA 95403  
(707) 525-4370, (800) 548-7677  
Fax: (707) 525-4270  
Email: jnacol@rhs.org  
Website: www.rhs.org  
Plan type: PPO, FSA, POP, HRA  
Products/Services: Health Plans, COBRA, Third Party Administration  
Min. Case Size: 2-1000  
Serving: Nationwide

**Renalogic**

Contact: Jim Wachtel  
22601 N 19th Avenue, Ste. 230  
Phoenix, AZ 85027  
Tel: (866) 265-1719  
Email: jwachtel@renalogic.com  
Website: www.renalogic.com  
Product/Service: Kidney dialysis cost containment and Kidney Dialysis Avoidance programming  
Serving Area: Nationwide

**SCAN Health Plan**

Contact: Edith Monge, Manager,  
Employer Group Sales  
3800 Kilroy Airport Way, Ste. 100  
Long Beach, CA 90806  
(562) 989-5106 FAX (562) 308-3713  
Email: EMonge@scanhealthplan.com  
Website: www.scanhealthplan.com  
Plan Type: HMO, MAPD  
Products/Services: Medicare Advantage, Employer Group Retiree Benefits, EGWP  
Serving: Los Angeles, Orange, Riverside, San Bernardino, San Diego, Ventura, Santa Clara, Napa, Sonoma, and San Francisco Counties.

**Sharp Health Plan**

Contact: Sales Department  
8520 Tech Way, Ste. 200  
San Diego, CA 92123  
(858) 499-8300, (800) 359-2002  
Fax: (858) 499-8244  
Email: customer.service@sharp.com  
Website: www.sharphealthplan.com  
Plan Type: HMO, HSA, PPO, POS  
Products/Services: Individual, Small Group, Large Group  
Min. Case Size: 2 for group, Individual  
Serving: San Diego, S. Riverside Counties

**UnitedHealthcare National Accounts**

425 Market Street, 14h Floor  
San Francisco, CA 94105  
(888) 842-4571 (800) 357-0978  
Website: www.uhc.com  
Plan Type: PPO, POS, EPO, CDH, Indemnity  
Products/Services: Health Carriers  
Min. Case Size: +3,000 employees  
Serving: Nationwide

**UnitedHealthcare Small/Mid/Large Business**

Contact: Tim Rhatigan  
5701 Katella Ave.  
Cypress, CA 90630  
(714) 226-7798 (T. Rhatigan)  
Email: Tim.Rhatigan@uhc.com  
Website: www.uhc.com  
Plan Type: PPO, HSA, HRA, ASO, HMO, POS  
Products/Services: Health Carriers  
Min. Case Size: 2+employees  
Serving: CA

**Western Health Advantage**

Contact: Elizabeth Hargett  
2349 Gateway Oaks Dr., Ste. 100  
Sacramento, CA 95833  
(916) 563-3198, Fax: (916) 568-1338  
Email: whasales@westernhealth.com  
Website: www.westernhealth.com  
Plan Type: HMO  
Products/Services: Health Carriers  
Min. Case Size: 1  
Serving: El Dorado, Marin, Napa, Placer, Sacramento, Solano, Sonoma, Yolo Counties

**HEALTH 2ND OPINION RSRCs.**

**MORE Health**

999 Baker Way, Ste. 500  
San Mateo, CA 94404  
(888) 908-6673  
Email: Hello@MOREHealth.com  
Website: www.MOREHealth.com  
Min. Case Size: 15  
Products and Services: Medical Co-Diagnosis and Second Opinion Service

**HEARING BENEFITS**

**Ameritas**

Contact: Julie Franklin  
151 Kalmus Dr., Ste. J4  
Costa Mesa, CA 92626-5959  
(714) 641-1800  
Fax: (714) 641-4800  
Email: abirkel@ameritas.com  
Website: www.ameritasgroup.com  
Plan Type: PPO, Indemnity, Individual, Self-Funding  
Products/Services: Dental, Vision, Hearing  
Min. Case Size: 3  
Serving: Nationwide

Epic Hearing HealthCare  
3191 W. Temple Ave, Ste. 200  
Pomona CA 91768  
(877) 606-3742, Fax: (909) 718-8457  
Email: sales@epichearing.com  
Website: www.epichearing.com  
Products/Services: Ancillary Hearing Benefits, ASO and Insured Indemnity Plans for hearing not covered by major medical  
Serving: Nationwide

**Vision Service Plan (VSP)**

3333 Quality Dr.  
Rancho Cordova, CA 95670  
Fax: (916) 463-3926  
Alameda, Monterey, San Benito, San Francisco, San Luis Obispo, Santa Barbara, Santa Clara and Santa Cruz counties:  
Contact Cindy Holmes (800) 852-7600 Ext. 4801  
Email: cindy.holmes@vsp.com  
- Los Angeles county:  
Contact: Polly (PJ) Hudson,  
(800) 852-7600 Ext. 4816  
Email: pj.hudson@vsp.com  
- Alpine, Amador, Calaveras, Contra Costa, El Dorado, Fresno, Imperial, Inyo, Kern, Kings, Madera, Mariposa, Merced, Mono, Sacramento, San Diego, San Joaquin, Stanislaus, Tulare, and Tuolumne counties:  
Contact Karen Schnabel (800) 852-7600 Ext. 4757  
Email: karen.schnabel@vsp.com  
- Del Norte, Humboldt, Lake, Marin, Mendocino, Napa and Sonoma counties:  
Contact: Michelle Grider, (800) 852-7600 Ext. 4735  
Email: michelle.grider@vsp.com  
- Butte, Colusa, Glenn, Lassen, Modoc, Nevada, Placer, Plumas, San Mateo, Shasta, Sierra, Siskiyou, Solano, Sutter, Tehama, Trinity, Yolo and Yuba counties:  
Contact: Kelly Hess, (800) 852-7600 Ext. 4442  
Email: kelly.hess@vsp.com  
- Orange, Riverside, San Bernardino and Ventura counties:  
Contact: Jason Watkins, (800) 852-7600 Ext. 6710  
Email: jason.watkins@vsp.com  
Website: www.vsp.com  
Products/Services: Employer Paid Plan down to 2 and Voluntary Plans down to 10 enrolled  
Min. Case Size: 2  
Serving: Nationwide

**PREPAID LEGAL**

**ARAG**

Contact: Sales Support  
500 Grand Ave., Ste. 100  
Des Moines, IA 50309  
(800) 758-2860  
(515) 246-1200  
Fax: (515) 246-8710  
Email: info@araglegal.com  
Website: www.araglegal.com  
Products/Services: Legal Plans  
Serving: Nationwide

**Hyatt Legal Plans  
A MetLife Company**

Contact: Ann McDonald  
1111 Superior Ave., Ste. 800  
Cleveland, OH 44114  
(800) 821-6400  
Fax: (216) 694-4305  
Email: hyatt@legalplans.com  
Website: www.legalplans.com  
Products/Services: Legal Plans  
Serving: Nationwide

**Kovach Enterprises**

Contact: Andrew Kovach Sr. Manager  
110 E. Huston St.  
San Antonio, TX 78205  
(210) 727-7171  
Email: andrew@kovachenterprises.com  
Website: kovachenterprises.com  
Products: Legal & identity theft protection plans  
Serving: Nationwide

**Legal Access/LegalEase**

Contact: Mark Torrison  
5151 San Felipe St., Ste. 2300  
Houston, TX 77056  
(800) 562-2929  
Sales: (877) 856-5551  
Email: mark\_torrison@legalaccessplans.com  
Website: www.legaleaseplan.com  
Min Case Size: 1  
Products/Services: Legal Plans, Identity Theft Protection, Financial Planning, Financial Counseling, Small Business HR Plan, Elder Law  
Serving: Nationwide

**Legal Club**

Contact: Donald A. Rowe, RHU  
V.P. Employee Benefits  
7771 W. Oakland Park Blvd., Ste. 217  
Sunrise, FL 33351  
(954) 377-0565, Fax (954) 377-0245  
Email: Drowe@legalclub.com  
Website: www.legalclub.com  
Product/Services: Group Legal and ID Theft programs. Together or stand alone. Available for groups of 10 lives and up.  
Serving: Nationwide

**LegalShield**

One Pre-Paid Way  
Ada, OK 74820  
Sales: (580) 436-7424  
Broker/Agent: (580) 572-7635  
Email: Broker@legalsield.com  
Email: Groupinfo@legalsieldcorp.com  
Website: www.legalsield.com  
Website: www.idshield.com  
Products: Group Legal and Identity Theft Plans  
Serving: Nationwide and Canada

**PRESCRIPTION DRUG**

**Aigilis Corporation**

Contact: Mark Gebhardt  
P.O. Box 953279  
Lake Mary, FL 32795  
(407) 324-3921, (866) 205-1936  
(877) 520-4636  
Fax: (480) 287-8574  
Email: mgebhardt@aigilis.com  
Website: www.aigilis.com  
Products: ACA medical gap plans, Telemedicine, Accident, Critical Illness; Dental (ind., group)  
Serving: Nationwide



**AmeriPlan USA**

Contact: Sales Department  
5700 Democracy Dr.  
Plano, TX 75024  
(800) 647-8421  
(469) 229-4500 Fax: (469) 229-4115  
Email: customersupport@ameriplanusa.com  
Website: www.ameriplanusa.com  
Products/Services: Discount Chiropractic Benefit, Dental (Group, Ind.); Prescription Drug Card, Vision  
Serving: Nationwide

**The California Rx Card  
Free Prescription Assistance Program**

Contact: Edward J. Brown III  
721 S. Parker, Ste. 300  
Orange, CA 92868  
(949) 636-2025  
Email: ebrown@californiarxcard.com  
Web site: www.californiarxcard.com  
Products/Services: Prescription Assistance Program, Rx Discount Plan

**Flexscripts Administrators, LLC  
Online Pharmacy**

Contact: Rob Bigalke  
10400 W Innovation Dr., Ste. 200  
Wauwatosa, WI 53226  
(414) 727-2792  
(800) 603-7796  
Website: www.flexscripts.com  
Products/Services: Self-Funded stand-alone pharmacy

**Health Net of California**

Contact: Broker Services Dept.  
P.O. Box 1150  
Rancho Cordova, CA 95741-1150  
(800) 909-3447 option 1, 4  
Fax for Enrollment: (877) 977-4161  
Fax for Broker Services: (877) 361-5324  
Email: brokers@healthnet.com  
Website: www.healthnet.com  
Website: www.myhealthnetca.com  
Plan Type: HMO, PPO, POS, Indemnity, out-of state PPO, and Medicare  
Products/Services: Prescription Drug  
Serving: CA

**Pram Insurance Services Inc.**

Contact: David P. Wilson, CEO  
1 Pointe Drive, Ste. 120  
Brea, CA 92821  
(714) 671-3951 ext. 12  
(800) 262-7726 Fax: (714) 255-0977  
Email: dwilson@pram.com  
Website: www.pram.com  
Products: VEBA Plans, MGU for Fully Insured Prescription Drug Card Plans for Traditional Employers, Associations; Voluntary Plans; Worksite;  
Services: National Registered Administrator "TPA"; PBM Pharmacy Auditing for Employer Plans  
Serving: Nationwide

**RxReins**

Contact: Crystal Williams  
235 E Broadway, Ste. 960  
Long Beach, CA 90802  
(888) RxReins  
Email: cwilliams@rxreins.com  
Website: www.rxreins.com  
Products: Prescription Drug Card; Stop Loss Insurance  
Serving: Nationwide

**TADCO Capital**

Insurance Managers Inc.  
Contact: Todd Davis  
4109 Benedict Lane  
Austin, TX 78746  
(512) 306-9688, (800) 233-6145  
Email: tdavis@capinsmgr.com  
Website: www.capitalinsurancemanagers.com  
Products/Services: Stand Alone Prescription Drug Cards (fully insured, self-funded and discount), Retiree Health Plans, Annuities with long term care benefits  
Min. Group Size: 5  
Serving: Nationwide

**PSYCHOLOGICAL PLANS**

**Avante Behavioral Health**

Contact: Dennis Bourdo  
5150 N. 6th St., Ste. 156  
Fresno, CA 93710  
(559) 261-9060, (800) 498-9055  
Fax: (559) 261-9073  
Email: info@avantehealth.com  
Website: www.avantehealth.com  
Min. Size Employee Group: EAP 5; Behavioral 100  
Products/Services: National EAP, Mental Health, Chemical Dependency  
Serving: Nationwide EAP, Fresno, Kern, Kings, Madera, Mariposa, Merced, Monterey, San Benito, San Luis Obispo, Santa Barbara, Shasta, Tulare, Ventura.

**Claremont EAP**

1050 Marina Village Pkwy., Ste. 203  
Alameda, CA 94501  
(800) 834-3773  
(510) 995-1111, Fax: (510) 337-8833  
Website: www.claremonteap.com  
Products/Services: Employee Assistance Program, Mental Health and Chemical Dependency Benefit Administration.  
Min. Case Size: 5  
Serving: National

**Empathia**

Contact: Barbara Weir  
5234 Chesebro Road, Ste. 201  
Agoura Hills, CA 91301  
(818) 707-0544  
(866) 332-9595  
Email: online@empathia.com  
Website: www.empathia.com  
Min. Case Size: EAP 10; Behavioral 10  
Product/Services: Psychological, EAP, Wellness, Chemical Dependency  
Serving: Nationwide

**ENI (Employee Network Inc.)**

1040 Vestal Parkway East  
Vestal, NY 13850  
(800) 364-4748  
Sales/Maketing: (888) 331-4364  
Email: Sales@eniweb.com  
Email: marketing@eniweb.com  
Website: www.eniweb.com  
Products/Services: Employee Assistance Programs (EAP), Corporate Wellness Programs, Personal Assistant Services, Work/Life Services, Health Advocacy Services, Integrated Benefit Solutions, Talent Management Programs, Employee Training and Development Programs, Supervisory Training and Development Programs, Critical Incident Stress Debriefings, Substance Abuse Prevention and Program Management, Psychiatric Disability Management, Ethics/Whistle Blower Hotline  
Min. Case Size: 10  
Serving: International

**FEI Behavioral Health, Inc.**

Contact: Michael Bugenhagen  
648 N. Plankington Ave., Ste. 425  
Milwaukee, WI 53203  
(800) 987-4368, Fax: (414) 359-1973  
Email: info@feinet.com  
Website: www.feinet.com  
Products/Services: Employee Assistance, Work-Life, Wellness, Transition to Retirement, Financial Wellness, Non-violent Crisis Intervention Training (De-escalation) and Crisis Management/Business Continuity: Large-Scale Disaster Planning and Response, Call Centers/Communication capabilities  
Min. Case Size: 1  
Serving: U.S., Canada, Europe, Asia, South America

**The Holman Group**

Contact: Elizabeth Holman  
9451 Corbin Ave., Ste. 100  
Northridge, CA 91324  
(818) 704-1444, (800) 321-2843  
Fax: (818) 704-9339  
Email: theholmangroup@holmangroup.com  
Website: www.holmangroup.com  
Products/Services: Mental Health & Substance Abuse, EAP, Wellness, HR Consulting  
Min. Case Size: 3  
Serving: Nationwide

**MHN, INC.**

Contact: Sales and Marketing  
2370 Kerner Blvd.  
San Rafael, CA 94901  
(800) 327-7526, Fax: (415) 257-1478  
Email: marketing@mhn.com  
Website: www.mhn.com  
Products: EAP and Behavioral Health for Health Group and Health Integrated; Employee Assistance Programs, Mental Health, Managed Care, Wellness, Training & Skill and Organizational Development  
Serving: Nationwide

**UnitedHealthcare**

Contact: Sales Dept.  
5701 Katella Ave.  
Cypress, CA 90630  
(866) 288-4993  
Website: www.uhc.com  
Products/Services: Psychological Plans  
Plan Type: Behavioral Health Plans/  
EAP/Disease Management, Chemical  
Dependency  
Min. Case Size: 500  
Serving: Nationwide

**VISION****Aflac Worldwide Headquarters**

1932 Wynnton Road  
Columbus, GA 31999  
Customer Service: (800) 992-3522  
Website: www.aflac.com  
Broker Relations: (888) 861-0251  
Sales Opportunities: (800) 488-1771  
Products/Services: Group & Individual  
Lines (Accident, CI, Cancer, Hosp., Dis-  
ability, Life, Dental, Vision) Guarantee  
Issue, Sec. 125, FSA, Parking & Transit,  
COBRA, Core Enrollment, Benefit State-  
ments, Per Diem Available  
Minimum Group Size: 3  
Serving: Nationwide

**AIG Benefits Solutions**

Employee Benefits Solutions  
777 S. Figueroa St., Ste. 1800  
Los Angeles, CA 90017  
(213) 689-3500 Fax: (866) 716-6722  
Website: www.aig.com  
Products/Services: Disability, Life, LTC,  
STD, Voluntary Benefits and Worksite  
Products  
Serving: Southern California Area

**AmeriPlan USA**

Contact: Sales Department  
5700 Democracy Dr.  
Plano, TX 75024  
(800) 647-8421  
(469) 229-4500 Fax: (469) 229-4115  
Email: customersupport@ameriplanusa.com  
Website: www.ameriplanusa.com  
Products/Services: Discount Chiropractic  
Benefit, Dental (Group, Ind.); Prescription  
Drug Card, Vision  
Serving: Nationwide

**Ameritas**

Contact: Julie Franklin  
151 Kalmus Dr., Ste. J4  
Costa Mesa, CA 92626-5959  
(714) 641-1800  
Fax: (714) 641-4800  
Email: abirke@ameritas.com  
Website: www.ameritasgroup.com  
Plan Type: PPO, Indemnity, Individual,  
Self-Funding  
Products/Services: Dental, Vision,  
Hearing  
Min. Case Size: 3  
Serving: Nationwide

**Anthem Blue Cross  
Individual**

Contact: Jesse Campbell, Individual  
Sales Executive  
4553 La Tienda Drive  
Thousand Oaks, CA 91362  
(805) 557-5452  
Email: jesse.campbell@anthem.com  
Website: www.anthem.com/ca  
Plan Type: EPO  
Serving: California

**Anthem Blue Cross  
Small Group (2-100 lives)**

Contact: Chris McConathy, Director, Small  
Group Specialty Sales  
4553 La Tienda Drive  
Thousand Oaks, CA 91362  
(805) 557-4461  
Email: christa.mcconathy@anthem.com  
Website: www.anthem.com/ca  
Plan Type: HMO, PPO, Indemnity  
Products/Services: Dental, Vision  
Min. Case Size: 2  
Serving: Nationwide

**Anthem Blue Cross  
Large Group (101+ lives)**

Contact: Randy Ebersberger, Director of  
Specialty Sales  
801 South Figueroa St.  
Los Angeles, CA 90017  
(818) 399-6195  
Email: Randy.Ebersberger@anthem.com  
Website: www.anthem.com/ca  
Plan Type: HMO, PPO, Indemnity  
Products/Services: Dental, Vision  
Min. Case Size: 51+  
Serving: Nationwide

**BEST Life and Health  
Insurance Company**

Contact: Paul Peatross  
PO Box 19721  
Irvine, CA 92623-6028  
(800) 237-8543 Ext. 169  
(949) 222-2169  
Email: ppeatross@bestlife.com  
For Brokers: brokerservice@bestlife.com  
For Customer: cs@bestlife.com  
General Inquiry: info@bestlife.com  
Website: www.bestlife.com  
Products: Group Dental, Vision, Life  
and STD; Individual and SHOP, State  
Exchanges  
Min. Case Size: 2  
Serving: 39 States

**Blue Shield of California**

Contact: Producer Services  
(800) 559-5905  
Email: producerservices@blueshieldca.com  
Website: www.blueshieldca.com/  
producer  
Plan Type: HMO, PPO, ASO  
Products/Services: Medical, Dental,  
Life and Vision plans.  
Min. Case Size: Coverage for  
individuals, seniors and groups  
Serving: state-wide, with PPO BlueCard®  
nationwide

**CalCPA Health**

Contact: Tom Kowalski, Sales Mgr.  
1710 Gilbert Rd., Ste. 300  
Burlingame, CA 94010  
Direct line: (800) 522-3251,  
(650) 522-3251  
Email: Tom.Kowalski@calcpa.org  
Website: www.calcpahealth.com  
Min. Case Size: 2  
Plan type: Group, HMO, PPO, HSAs  
Plans Offered: Group  
Products/Services: Dental, Vision  
Serving: All Counties

**ChoiceBuilder®**

Michael Payton, Vice President of Sales  
721 S. Parker, Suite 200  
Orange, CA 92868  
714.796.7638  
Email: mpayton@choiceadmin.com  
Website: www.choicebuilder.com  
Products/Services: TPA, Employee  
Choice Ancillary Benefits, Dental, Vision,  
Chiropractic, Acupuncture, Group Life,  
Section 125, HR Support, Cal Perks  
Discounts  
Min. Case Size: 2 to 199

**Cigna HealthCare Inc.  
Smaller Employers (under 500 EEs)**

1340 Treat Blvd., Ste. 599  
Walnut Creek, CA 94597  
(925) 906-8208  
Website: www.cigna.com  
Plan Type: HMO, PPO, Consumer Di-  
rected Health Plans  
Products/Services: HMO/PPO Medical,  
DHMO/DPPO Dental, Vision

**Cigna HealthCare Inc.**

1 Front St., Ste. 1700  
San Francisco, CA 94111  
415-374-2500, Fax: (415) 374-2601  
Website: www.cigna.com  
Plan Type: HMO, PPO, Consumer Di-  
rected Health Plans  
Products/Services: HMO/PPO Medical,  
DHMO/DPPO Dental, Disability, Life, Vi-  
sion, Behavioral, International Benefits  
Serving: Alameda, Butte, Contra Costa, El  
Dorado, Fresno, Kings, Glenn, Marin, Mer-  
ced, Monterey, Napa, Placer, Sacramento,  
Santa Clara, Santa Cruz, San Francisco,  
San Joaquin, San Mateo, Sonoma, So-  
lano, Stanislaus, Tulare, Yolo, Yuba

**Cigna HealthCare Inc.**

3636 Nobel Dr., Ste. 150  
San Diego, CA 92122  
(858) 625-5600  
Website: www.cigna.com  
Plan Type: HMO, PPO, Consumer Di-  
rected Health Plans  
Products/Services: HMO/PPO Medical,  
DHMO/DPPO Dental, Disability, Life, Vi-  
sion, Behavioral, International Benefits  
Serving: San Diego County

**Cigna HealthCare Inc.**

26 Executive Park, Ste. 200  
Irvine, CA 92614  
(949) 255-1400  
Website: www.cigna.com  
Plan Type: HMO, PPO, Consumer Di-  
rected Health Plans  
Products/Services: HMO/PPO Medical,  
DHMO/DPPO Dental, Disability, Life, Vi-  
sion, Behavioral, International Benefits  
Serving: Orange, San Bernardino, River-  
side and San Diego Counties

**Cigna HealthCare Inc.**

400 North Brand Blvd., Ste. 400  
Glendale, CA 91203  
(818) 500-6262, Fax: (818) 546-5386  
Website: www.cigna.com  
Plan Type: HMO, PPO, Consumer Di-  
rected Health Plans  
Products/Services: HMO/PPO Medical,  
DHMO/DPPO Dental, Disability, Life, Vi-  
sion, Behavioral, International Benefits  
Serving: Los Angeles, Kern, Ventura,  
Santa Barbara and San Luis Obispo  
Counties

**Cypress Ancillary Benefits**

Contact: Andrew Garnett  
7510 Shoreline Drive  
Stockton, CA 95219  
(800) 350-3989, Fax: (209) 478-5614  
Email: sales@cypressadmin.com  
Website: www.cypressadmin.com  
Products: Dental PPO/DHMO (Group);  
Vision; Life (Group); Disability (Group);  
COBRA Administration

**Davis Vision**

**Capital Region Health Park**  
711 Troy-Schenectady Rd., Ste. 301  
Latham, NY 12110  
Support: (800) 999-5431  
Broker Sales: (866) 227-0555  
Fax: (516) 932-7551  
Email: mbrown@davisvision.com  
Website: www.davisvision.com/broker  
Products/Services: Vision Plans  
Min. Case Size: 50  
Serving: Nationwide

**Delta Dental of California  
N. California**

Contact: Mohammad Reza Navid,  
VP Sales  
Email: ncasales@delta.org  
560 Mission Ste., Ste. 1300  
San Francisco, CA 94105  
(415) 972-8301, Fax: (415) 972-8884  
11155 International Drive, M/S A1N  
Rancho, Cordova CA 95670  
Fax: (916) 858-0327  
30 East River Park Place West, Ste. 410  
Fresno, CA 93720  
Fax: (559) 433-3009  
S. California  
Contact: Ben Lowry  
17871 Park Plaza Dr., Ste. 200  
Cerritos, CA 90703  
(562) 403-4040, Fax: (562) 924-3172  
Email: scasales@delta.org  
Website: www.deltadentalins.com  
Plan Type: PPO, Indemnity, DHMO  
Products/Services: group, individual and  
senior dental plans; group vision plans  
Min. Case Size: 2  
Serving: CA

**Dental Alternatives  
Insurance Services, Inc.**

**DBA: Solid Benefits**  
Contact: Maribeth Tennisson  
150 E Wilson Bridge Rd., Ste. 150  
Worthington, OH 43085  
(800) 445-8119, (714) 429-0200  
Fax: (714) 429-1261  
Email: mb@gotodais.com  
Website: www.gotodais.com  
Plan Type: HMO, PPO, Dual & Triple  
Option.  
Services/Plans: Consulting/Dental  
& Vision  
Min. Case Size: 2  
Serving: Primarily CA

**Denali Dental & Vision**

Contact: Katie Quinn  
55 E. 5th St., Ste. 500  
St. Paul, MN 55101  
(651) 649-3503  
(888) 890-1944, Fax: (651) 649-3502  
Email: info@directbenefits.com  
Website: www.denalidental.com  
Indemnity and PPO Dental and Vision  
Insurance for individuals, seniors & groups  
Min. Case Size: 1

**Direct Benefits, Inc.**

55 E. 5th St., Ste. 500  
St. Paul, MN 55101  
(888) 890-1944, (651) 259-6240  
Fax: (651) 649-3502  
Email: info@directbenefits.com  
Website: www.directbenefits.com  
Products/Services: Dental, Disability, Life and Vision Benefits  
Serving: Nationwide

**EyeMed Vision Care**

4000 Luxottica Place  
Cincinnati, OH 45040  
Contact: Emile Bayle (All CA, employer groups with 5k+ eligible)  
Regional Sales Manager  
(714) 363-1564  
Email: EBayle@eyemed.com  
Contact: Luke Discher (covers northern CA, employer groups with 10-5k eligible)  
Senior Sales Executive  
(310) 220 5416  
Email: LDischer@eyemed.com  
Contact: Ashleigh Guedea (covers CA Inland Empire, employer groups with 10-5k eligible)  
Senior Sales Executive  
(951) 751-7326  
Email: AGuedea@eyemed.com  
Contact: TJ Belfanti (covers CA Los Angeles County, employer groups with 10-5k eligible)  
Senior Sales Executive  
(310) 844 5501  
Email: TBelfant@eyemed.com  
Contact: Ashleigh Guedea (covers CA Orange County and San Diego, employer groups with 10-5k eligible)  
Senior Sales Executive  
(951) 751-7326  
Email: AGuedea@eyemed.com  
Website: www.eyemed.com  
Website: www.individual.eyemed.com  
Plan Type: PPO, Indemnity  
Plan Offered: Individual, Group  
Serving: Nationwide  
Product/Services: Vision Benefits

**Health Net of California**

Contact: Broker Services Dept.  
P.O. Box 1150  
Rancho Cordova, CA 95741-1150  
(800) 909-3447 option 1, 4  
Fax for Enrollment: (800) 977-4161  
Fax for Broker Services: (800) 361-5324  
Email: brokers@healthnet.com  
Website: www.healthnet.com  
Website: www.myhealthnetca.com  
Plan Type: HMO, PPO, POS, Indemnity, out-of-state PPO, and Medicare  
Products/Services: Health Carriers, Dental, Vision  
Min. Case Size: 2  
Plans Offered: Group, Ind  
Serving: CA, AZ, OR

**Humana**

California Contact: Brian Sullivan  
Northern California Office:  
1320 Willow Pass Rd., 6th Flr.  
Concord, CA 94520  
Southern California Office:  
555 Marin St., Ste. 140  
Thousand Oaks, CA 91360  
(818) 673-7202  
Email: bsullivan6@humana.com  
Website: www.humana.com  
Products/Services: Group Dental, Group Vision, Group Term Life, Wellness (50 Life minimum), EAP (100 Life minimum), Individual Dental, Individual Vision  
Min Case Size: 2

**Liberty Dental Plan**

P.O. Box 26110  
Santa Ana, CA 92799-6110  
(800) 268-9012  
Fax: (949) 270-0114  
Email: clientservices@libertydentalplan.com  
Website: www.libertydentalplan.com  
Plan Type: Dental HMO, Dental ASO, Discount/Access Dental, Dental PPO, Vision  
Min. Case Size: 3  
Serving: Alameda, Contra Costa, El Dorado, Fresno, Imperial, Kern, Kings, Los Angeles, Madera, Marin, Orange, Placer, Riverside, Sacramento, San Benito, San Bernardino, San Diego, San Francisco, San Joaquin, San Mateo, Santa Barbara, Santa Clara, Santa Cruz, Solano, Sonoma, Stanislaus, Tulare, Ventura, Yolo

**The Guardian Life Insurance Company of America**

**Southern California (LA, OC, IE, San Diego)**

**Central California (Fresno, San Luis Obispo & south)**

Contact: Troy Davis, Regional Director  
4400 MacArthur Blvd., Ste. 150  
Newport Beach, CA 92660  
(949) 885-1740

Email: Troy\_Davis@glic.com  
Northern California (Bay Area, Sac, all other NoCal)

Contact: Rick Porterfield  
1333 N. California, Ste. 100  
Walnut Creek, CA 94596  
(415) 828-1990

Website: www.guardianlife.com  
Email: richard\_porterfield@glic.com

Plan Type: PPO/DHMO  
Products/Services: Dental, LTD, Life, STD, Vision, All available in Voluntary, Contrib. & Non-Contrib.  
Min. Case Size: 2-5000  
Serving: Nationwide

**MWG Dental & Vision Plans**

Contact: MWG Broker Services  
P.O. Box 14067  
Jackson, MS 39236  
5712 I-55 N. Frontage Rd.  
Jackson, MS 39211  
(601) 206-7967  
Fax: (601) 956-1702  
Email: brokerservices@morganwhite.com  
Websites: www.mwg dental.com;  
Plan Type: Group Indemnity, PPO  
Products/Services: Group/Individual Dental & Vision Plans  
Min. Case Size: 2  
Serving: Nationwide

**Outlook Vision Services**

1550 E. McKellips Rd., Ste. 112  
Mesa, AZ 85203  
(480) 461-9001 Ext. 2487  
(800) 342-7188 Fax: (480) 461-9021  
Provider: provider@outlookvision.com  
Sales/Marketing: marketing@outlookvision.com  
Customer Service: customerservice@outlookvision.com  
Website: www.outlookvision.com  
Products/Services: Vision Plans  
Min. Case Size: None  
Serving: Nationwide

**Spirit Dental & Vision**

Contact: Katie Quinn  
55 E. 5th St., Ste. 500  
St. Paul, MN 55101  
(651) 649-3503  
(888) 890-1944 Fax: (651) 649-3502  
Email: info@directbenefits.com  
Website: www.spiritdental.com  
Individual, Senior and Group 2-149 Dental and Vision Insurance

**Superior Vision Services Inc.**

Contact: Michelle Childers  
11090 White Rock Rd., Ste. 175  
Rancho Cordova, CA 95670  
Customer Service: (800) 507-3800  
Plan Service: (800) 879-6901  
Plan Type: PPO, Group  
Website: www.superiorvision.com  
Products: Vision  
Serving: Statewide

**Magnum Dental & Vision**

55 E. 5th St., Ste. 500  
St. Paul, MN 55101  
(651) 649-3503, (800) 620-5010  
Email: info@directbenefits.com  
Website: www.magnumdental.com  
Plan Type: Indemnity and PPO  
Product/Services: Dental and Vision Insurance for Individual and Groups 2-125

**MESVision**

Contact: Mike Schell  
345 Baker St.  
Costa Mesa, CA 92626  
(800) 877-6372, Fax: (714) 619-4670  
Email: mschell@mesvision.com  
Website: www.mesvision.com  
Products/Services: Group Vision Plans (Fully Insured and Self-Funded)  
Min. Case Size: 5  
Serving: Nationwide

**TripleChoicePlan**

Contact: Heather Lee  
Regional VP of Specialty Benefits  
5 Centerpointe Dr., Ste. 600  
Lake Oswego, OR 97035  
(503) 603-7023  
Website: www.uhcspecialtybenefits.com  
Products/Services: Vision, Dental, Life & Disability Benefits  
Serving: Nationwide

**TripleChoicePlan**

**Dental•Vision•Life•Disability**  
Contact: Lawrence Kent  
1964 Westwood Blvd., Ste. 120  
Los Angeles, CA 90025  
Tel: (310) 470-2343  
Toll Free: (800) 489-7577  
Fax: (310) 441-5660  
Email: La.Quotes@triplechoiceplan.com  
Website: www.triplechoiceplan.com  
Products/Services: Dental  
Plan type: DHMO, PPO, Indemnity, Individual and Group  
Min. Size: 2+

**Vision Plan of America**

Contact: Marketing Department  
3250 Wilshire Blvd., Ste. 1610  
Los Angeles, CA 90010  
(213) 384-2600  
(800) 400-4872  
Fax: (213) 384-0084  
Email: info@visionplanofamerica.com  
Website: www.visionplanofamerica.com  
Products/Services: Vision(ind., group), Dental Plans (ind., group)  
Plan Type: HMO, Voluntary  
Min. Case Size: 2  
Serving: California

**Vision Service Plan (VSP)**

3333 Quality Dr.  
Rancho Cordova, CA 95670  
Fax: (916) 463-3926  
– Alameda, Monterey, San Benito, San Francisco, San Luis Obispo, Santa Barbara, Santa Clara and Santa Cruz counties:  
Contact Cindy Holmes (800) 852-7600 Ext. 4801  
Email: cindy.holmes@vsp.com  
– Los Angeles county:  
Contact: Polly (PJ) Hudson, (800) 852-7600 Ext. 4816  
Email: pj.hudson@vsp.com  
– Alpine, Amador, Calaveras, Contra Costa, El Dorado, Fresno, Imperial, Inyo, Kern, Kings, Madera, Mariposa, Merced, Mono, Sacramento, San Diego, San Joaquin, Stanislaus, Tulare, and Tuolumne counties:  
Contact Karen Schnabel (800) 852-7600 Ext. 4757  
Email: karen.schnabel@vsp.com



– Del Norte, Humboldt, Lake, Marin, Mendocino, Napa and Sonoma counties:  
 Contact: Michelle Grider, (800) 852-7600 Ext. 4735  
 Email: michelle.grider@vsp.com  
 – Butte, Colusa, Glenn, Lassen, Modoc, Nevada, Placer, Plumas, San Mateo, Shasta, Sierra, Siskiyou, Solano, Sutter, Tehama, Trinity, Yolo and Yuba counties:  
 Contact: Kelly Hess, (800) 852-7600 Ext. 4442  
 Email: kelly.hess@vsp.com  
 – Orange, Riverside, San Bernardino and Ventura counties:  
 Contact: Jason Watkins, (800) 852-7600 Ext. 6710  
 Email: jason.watkins@vsp.com  
 Website: www.vsp.com  
 Products/Services: Employer Paid Plan down to 2 and Voluntary Plans down to 10 enrolled  
 Min. Case Size: 2  
 Serving: Nationwide

**WEIGHT LOSS**

**MHN, INC.**  
 2370 Kerner Blvd.  
 San Rafael, CA 94901  
 (800) 327-2133  
 Email: productinfo@mhn.com  
 Website: www.mhn.com  
 Products: EAP and Behavioral Health Coverage for Health Group and Health Integrated; Employee Assistance Programs, Mental Health, Managed Care, Wellness Programs, Training & Skill Development, Organizational Development  
 Serving: Nationwide

**WELLNESS**

**Empathia**  
 Contact: Barbara Weir  
 5234 Chesebro Road, Ste. 201  
 Agoura Hills, CA 91301  
 (818) 707-0544  
 (866) 332-9595  
 Email: online@empathia.com  
 Website: www.empathia.com  
 Min. Case Size: EAP 10; Behavioral 10  
 Product/Services: Psychological, EAP, Wellness, Chemical Dependency  
 Serving: Nationwide

FirstVitals Health and Wellness  
 Contact: Ernie Lee  
 P.O. Box 2500  
 Danville, CA 94526  
 (925) 299-8015  
 (800) 922-8844  
 Fax: (925) 299-8010  
 Email: ernie.lee@firstvitals.com  
 Website: www.firstvitals.com  
 Serving: Nationwide

**Global Fit**  
 1880 John F. Kennedy Blvd., Ste. 1910  
 Philadelphia, PA 19103  
 (800) 294-1500  
 Sale: (844) 348-2825  
 Email: fmancuso@globalfit.com  
 Email: customerservices@globalfit.com  
 Website: www.globalfit.com  
 Products/Services: Activity, Prevention and Wellness Programs, Online Challenges, Incentives, Coaching, Fitness Reimbursement Programs, Gym Discounts  
 Serving: Nationwide

**Health Check 360**  
 800 Main St.  
 Dubuque, IA 52001  
 (866) 511-0360  
 Email: support@healthcheck360.com  
 Website: www.healthcheck360.com  
 Serving: Nationwide

**Healthyroads**  
 P.O. Box 509040  
 San Diego, CA 92150-9040  
 (877) 330-2746  
 Email: service@healthyroads.com  
 Website: www.healthyroads.com  
 Products/Services: Wellness & Prevention – e.g., incentives, coaching, web portal, Challenges & Competitions, on-site biometric screening, etc.  
 Min. Case Size: 500  
 Serving: Nationwide

**The Holman Group**  
 Contact: Elizabeth Holman  
 9451 Corbin Ave., Ste. 100  
 Northridge, CA 91324  
 (818) 704-1444, (800) 321-2843  
 Fax: (818) 704-9339  
 Email: theholmangroup@holmangroup.com  
 Website: www.holmangroup.com  
 Products/Services: Mental Health & Sub-stance Abuse, EAP, Wellness, HR Consulting  
 Min. Case Size: 3  
 Serving: Nationwide

**Humana**  
 California Contact: Brian Sullivan  
 Northern California Office:  
 1320 Willow Pass Rd., 6th Flr.  
 Concord, CA 94520  
 Southern California Office:  
 555 Marin St., Ste. 140  
 Thousand Oaks, CA 91360  
 (818) 673-7202  
 Email: bsullivan6@humana.com  
 Website: www.humana.com  
 Products/Services: Group Dental, Group Vision, Group Term Life (Mini Case Size: 2), Wellness (50 Life minimum), EAP (100 Life minimum), Individual Dental, Individual Vision  
 Min Case Size: 2

**Kinema Fitness**  
 Contact: Joshua Love  
 11601 Wilshire Blvd., Ste. 500  
 Los Angeles, CA 90025  
 (866) 608-5704  
 Email: info@kinemafitness.com  
 Website: www.kinemafitness.com  
 Products/Services: Prevention and Wellness consulting, Fitness Assessments, On/Off site Fitness Center Management, Fitness Center Design, Procurement and Maintenance, Personal Training, Fitness Programs, Health Coaching, Online platform, Wellness workshops Corporate Fitness  
 Serving: CA

**Maxim Health Systems**  
 1515 W. 190th St. Ste. 300  
 Gardena, CA 90248  
 (310) 768-0088  
 Fax: (877) 615-6512  
 Email: maximhealthcareservices@max-health.com  
 Website: www.maximwellness.com  
 Products: Health Screenings, Immunizations, Health Coaching, Educational Seminars/Webinars, Wellness Platform, Incentives, Behavioral Health, etc.  
 Serving: Nationwide

**MHN, Inc.**  
 2370 Kerner Blvd.  
 San Rafael, CA 94901  
 (800) 327-7526 (800) 327-2133  
 Fax: (415) 257-1478  
 Email: marketing@mhn.com  
 Website: www.mhn.com  
 Products: EAP and Behavioral Health Coverage for Health Group and Health Integrated; Employee Assistance Programs, Mental Health, Managed Care, Wellness Programs, Training & Skill Development, Organizational Development  
 Serving: Nationwide

**OptumHealth**  
 11000 Optum Circle  
 Eden Prairie, MN 55344-2503  
 800-243-5543  
 Website: www.optum.com  
 Products/Services: Employer Stop Loss, HSA (Banking), FSA, HRA, COBRA, Retiree, Transportation, Biometric Screenings & Wellness Suite of Products  
 Serving: Nationwide

**United Wellness Group, LLC**  
 1001 West Loop South, Ste. 850  
 Houston, TX 77027  
 (877) 899-8996 ext. 70  
 Fax: (877) 899-8996  
 Email: info@uwellness.com  
 Website: www.uwellness.com  
 Products/Services: Wellness  
 Serving: Nationwide and Canada

A medical group is a collection of physicians who have come together contractually or in partnership for the purposes of managing a practice and sharing the care of patients. Once they have established themselves as a legal entity, the medical group can also contract with third party payers.

**MEDICAL GROUP**

**ADOC MEDICAL GROUP**

600 CITY PARKWAY WEST, SUITE 400  
ORANGE, CA 92868  
PHONE: (800) 747-2362  
WEBSITE: WWW.LAKESIDEMED.COM

**ADVANCED MEDICAL MANAGEMENT**

5000 AIRPORT PLAZA DR., STE 150  
LONG BEACH, CA 90815  
562-766-2000 OR 800-611-9847  
WEBSITE: WWW.AMM.CC

**ALLIED PACIFIC IPA**

(CORPORATE ADDRESS)  
1668 S. GARFIELD AVENUE, 2ND FLOOR  
ALHAMBRA, CA 91801  
929.282.0288  
877.282.8272  
EMAIL: MARKETING.DEPT@NMM.CC  
WEBSITE: WWW.ALLIEDIPA.COM

**ALL CARE IPA**

3320 TULLY ROAD  
MODESTO, CA 95350  
PHONE: (209) 572-6900  
TOLL-FREE: (800) 564-6901  
CUSTOMER SERVICE: (209) 550-5200  
WEBSITE: WWW.ALLCAREIPA.COM

**ALPHA CARE MEDICAL GROUP**

2589 E. WASHINGTON BLVD.  
PASADENA, CA 91107  
626-817-9217 OR 800-506-5745  
EMAIL: CONTRACTS@ALPHACAREMED.COM  
WEBSITE: WWW.ALPHACAREMEDICAL-GROUP.COM

**ANGELES IPA INC.-A MEDICAL CORPORATION**

5785 CORPORATE AVENUE  
CYPRESS, CA 90630-4736  
TEL: (714) 947-8600  
AFTER BUSINESS HOURS NURSE IS AVAILABLE.  
TOLL FREE: (800) 375-4692  
FAX: (714) 947-8702  
WEBSITE: WWW.ANGELESIPA.COM

**CALIFORNIA MEDICAL GROUP MANAGEMENT ASSOCIATION**

PO BOX 3403  
HAMILTON, NJ 08619  
833-252-0300  
EMAIL: STAFF@CAMGMA.COM  
WEBSITE: WWW.CAMGMA.COM

**CALIFORNIA DENTAL ASSOCIATION**

1201 K STREET, 14TH FLOOR  
SACRAMENTO, CA 95814  
800-232-7645  
EMAIL: CONTACTCDA@CDA.ORG  
WEBSITE: WWW.CDA.ORG

**CALIFORNIA MEDICAL ASSOCIATION**

1201 K STREET, STE 800  
SACRAMENTO, CA 95814  
800-786-4262  
EMAIL: MEMBERSERVICE@CMADOC.S.ORG  
WEBSITE: WWW.CMADOC.S.ORG

**CALIFORNIA ASSOCIATION OF PUBLIC HOSPITALS AND HEALTH SYSTEMS**

MEGAN RENFREW  
70 WASHINGTON ST., STE 215  
OAKLAND, CA 94607  
510-874-7100  
EMAIL: MRENFW@CAPH.ORG  
WEBSITE: WWW.CAPH.ORG

**CENTRAL VALLEY MEDICAL GROUP**

1316 CELESTE DRIVE, SUITE 210  
MODESTO CA 95355  
PHONE (209) 573-7401  
FAX (209) 573-7413  
WEBSITE: WWW.CENTRALVALLEY MEDICALGROUP.COM

**CHOICE MEDICAL GROUP**

18564 HIGHWAY 18, SUITE 105  
APPLE VALLEY, CA 92307  
(760) 242-7777  
(760) 242-4800 (TDD/TTY)  
(800) 316-7836  
EMAIL: CONTRACTING@CHOICEIMG.COM  
WEBSITE: WWW.CHOICEIMG.COM

**DIGNITY HEALTH ORGANIZATION**

1401 S. GRAND AVE.  
LOS ANGELES, CA 90015  
213-770-0276  
WEBSITE: WWW.DIGNITYHEALTH.ORG

**FAMILY HEALTHCARE NETWORK**

305 E. CENTER AVE,  
VISALIA, CA 93291  
559-737-4700  
TULARE/KINGS: 877-960-3426  
FRESNO: 866-342-6012  
WEBSITE: WWW.FHCN.ORG

**FACEY MEDICAL GROUP LOCATION: AN AFFILIATE OF PROVIDENCE HEALTH & SERVICES**

- BURBANK  
191 S. BUENA VISTA ST.  
BURBANK, CA 91505  
818-869-7600  
- CANYON COUNTRY  
14550 SOLEDAD CANYON RD  
CANYON COUNTRY, CA 91387  
661-250-5200  
- COPPER HILL  
27924 SECO CANYON RD  
SANTA CLARITA, CA 91350  
661-513-2100

**- MISSION HILL (URGENT CARE)**

11333 N SEPULVEDA BLVD  
MISSION HILLS, CA 91345  
818-365-9531  
- NORTHRIDGE  
9111 CORBIN AVE  
NORTHRIDGE, CA 91324  
818-743-5700  
- PORTER RANCH PLAZA  
19950 RINALDI ST  
PORTER RANCH, CA 91326  
818-403-2400  
- SIMI VALLEY  
2655 FIRST ST  
SIMI VALLEY, CA 93065  
805-206-2000  
- TARZANA  
18133 VENTURA BLVD  
TARZANA, CA 91356  
818-466-7700  
- VALENCIA I (URGENT CARE)  
26357 MCBEAN PKWAY

VALENCIA, CA 91355  
661-222-2600  
- VALENCIA SPECIALTY & WOMEN'S HEALTH  
23803 MCBEAN PKWY  
VALENCIA, CA 91355  
661-481-2400

**GEM CARE AND DIGNITY HEALTH MEDICAL NETWORK**

4550 CALIFORNIA AVE. SUITE 100  
BAKERSFIELD, CA 93309  
PHONE: (661) 716-7100  
FAX: (661) 716-9200  
WEBSITE: WWW.GEMCARE.COM

**GREATER COVINA MEDICAL GROUP**

605 E. BADILLO ST., STE. 300  
COVINA, CA 91723  
626.974.0440 OR 877.578.4264  
WEBSITE: WWW.GCMG.ORG

**GREATER TRI CITIES IPA**

PO BOX 5059  
OCEANSIDE, CA 92052  
760-941-7309  
800-458-2307  
WEBSITE: WWW.GTCIPA.COM

**HERITAGE PROVIDER NETWORK INC**

8510 BALBOA BLVD,  
NORTHRIDGE, CA 91325  
818-654-3461  
EMAIL: INQUIRIES@HERITAGEMED.COM  
WEBSITE: WWW.HERITAGEPROVIDERNET-WORK.COM

**HEALTH CARE PARTNERS CENTRAL**

ADMINISTRATIVE OFFICE  
2175 PARK PLACE  
EL SEGUNDO, CA 90245  
310.354.4200  
WEBSITE: WWW.HEALTHCAREPARTNERS.COM

**HEMET COMMUNITY MEDICAL GROUP**

1545 W. FLORIDA AVE.  
HEMET, CA 92543  
951-791-1111  
800-794-5229  
WEBSITE: WWW.HEMETCOMMUNITY-MEDICALGROUP.COM

**HILL PHYSICIANS MEDICAL GROUP**

P.O. BOX 5080  
SAN RAMON, CA 94583  
925-820-8300  
800-445-5747  
WEBSITE: WWW.HILLPHYSICIANS.COM

**JACKSON MEDICAL GROUP**

WEST GOLETA-PACIFIC OAKS RD-  
805-979-4646  
GOLETA-HOLLISTER AVE-805-683-0055  
CARPINTERIA - 805-684-4119  
SANTA BARBARA: 805-682-8844  
WEBSITE: WWW.JACKSONMEDICAL-GROUP.COM

**LA CARE HEALTH PLANS**

1055 7TH ST., 10TH FLOOR  
LOS ANGELES, CA 90017  
MEMBER: 888-839-9909  
AGENT: 855-248-7778  
WEBSITE: WWW.LACARE.ORG

**LAKESIDE COMMUNITY HEALTHCARE**

P.O. BOX 371330  
RESEDA, CA 91337  
PHONE: (818) 654-3400  
WEBSITE: WWW.LAKESIDEMED.COM

**MEDPOINT MANAGEMENT**

SHELDON LEWENFUS, VP BUSINESS AFFAIRS  
EMAIL: SLEWENFUS@MEDPOINTMANAGEMENT.COM  
P.O. BOX 571450  
TARZANA, CA 91357  
(818) 702-0100  
(800) 509-8359

**MEDPOINT MANAGE GROUP: - ALPHACARE MEDICAL GROUP**

2589 E. WASHINGTON BLVD  
PASADENA, CA 91107  
626-817-9217  
800-506-5745  
EMAIL: CONTRACTS@ALPHACAREMED.COM  
WEBSITE: WWW.ALPHACAREMEDI-CLGROUP.COM  
- ASSOCIATED HISPANIC PHYSICIANS OF SOUTHERN

7422 GARVEY AVE., SUITE 101  
ROSEMead, CA 91770  
PH: (626) 671-8088  
FAX: (626) 782-7948  
EMAIL: INFO@AHPSCIPA.COM  
WEBSITE: WWW.AHPSCIPA.COM

- BELLA VISTA MEDICAL GROUP IPA  
PO BOX 572066  
TARZANA, CALIFORNIA, 91357  
WEBSITE: WWW.BELLAVISTAIPA.COM

- CENTINELA HOSPITAL MEDICAL CENTER  
555 E. HARDY ST  
INGLEWOOD, CA 90301  
310-680-8086  
310-680-8567  
EMAIL: INFOCENTINELA@PRIMEHEALTH-CARE.COM  
WEBSITE: WWW.CENTINELAMED.COM

**MONARCH HEALTHCARE**  
ATTN: CUSTOMER SERVICE  
MAIL STOP 1611 TECHNOLOGY DRIVE  
IRVINE, CA 92618  
888-767-2222  
WEBSITE: WWW.MONARCHHEALTHCARE.COM

**MY FAMILY MEDICAL GROUP**  
5475 WALNUT AVE  
CHINO, CA 91710  
(909) 591-6446  
WEBSITE: WWW.MYFAMILYMG.COM

**NOBLE AMA IPA**  
PO BOX 4909  
OCEANSIDE, CA 92052  
(877) 207-7600  
WEBSITE: WWW.NOBLEAMAIPA.COM

**PIH HEALTH**  
12401 WASHINGTON BLVD.  
WHITTIER, CA 90602  
562-698-0811  
WEBSITE: WWW.PIHHEALTH.ORG

**PINNACLE MEDICAL GROUP**

909-822-2323  
 WEBSITE: WWW.PINNACLEMEDICAL.COM  
 RANCHO CUCAMONGA  
 (909) 466-6579  
 10431 LEMON AVE., SUITE N  
 RANCHO CUCAMONGA, CA 91737  
 SAN BERNARDINO  
 2150 N. WATERMAN AVE., SUITES 102 & 200  
 SAN BERNARDINO, CA 92404  
 909-881-4115  
 RIALTO  
 1851 NORTH RIVERSIDE AVE.  
 RIALTO, CA 92376  
 909-421-2700  
 FONTANA  
 8110 MANGO AVE.  
 FONTANA, CA 92335  
 909-427-1303  
 YUCAIPA  
 34845 YUCAIPA BLVD.  
 YUCAIPA, CA 92399  
 909-5007971

**PROSPECT MEDICAL SYSTEMS**

600 CITY PARKWAY WEST, SUITE 800  
 ORANGE, CA 92868  
 800-708-3230  
 EMAIL: MEMBERSERVICES@PROSPECT-  
 MEDICAL.COM  
 WEBSITE: WWW.PROSPECTMEDICALSYS-  
 TEMS.COM

**PROVIDENCE HEALTH & SERVICES**

191 S BUENA VISTA ST  
 BURBANK, CA 91505  
 (855) 723-3005  
 MEDIA: ELIZABETH BROPHY  
 EMAIL: ELIZABETH.BROPHY@PROVI-  
 DENCE.ORG  
 WEBSITE: WWW.PROVIDENCE.ORG

**PRIME HEALTHCARE**

3300 E. GUASTI ROAD  
 ONTARIO, CA 91761  
 909-235-4400  
 EMAIL: INFO@PRIMEHEALTHCARE.COM  
 WEBSITE: WWW.PRIMEHEALTHCARE.COM

**REDLAND MEDICAL GROUP**

PO BOX 12029  
 SAN BERNARDINO, CA 92423  
 909-557-2525  
 WEBSITE: WWW.RYMG.COM

**REDWOOD COMMUNITY HEALTH COALITION**

1310 REDWOOD WAY STE. 135  
 PETALUMA, CA 94954  
 707-792-7900  
 WEBSITE: WWW.RCHC.NET  
 SERVING: SONOMA, NAPA, MARIN,  
 YOLO COUNTIES

**REGAL MEDICAL GROUP**

8510 BALBOA BLVD., SUITE 150  
 NORTHRIDGE, CA 91325  
 PHONE: (818) 654-3400  
 WEBSITE: WWW.REGALMED.COM

**RIVERSIDE MEDICAL CLINIC**

3660 ARLINGTON AVE.  
 RIVERSIDE, CA 92506  
 951-683-6370, 951782-3076  
 800-700-6646  
 EMAIL: CUSTOMERSERVICE@RMCP.S.COM  
 WEBSITE: WWW.RMCP.S.COM

**SEA VIEW MEDICAL GROUP**

1901 SOLAR DR., STE. 265  
 OXNARD, CA 93036  
 805-988-5188  
 877-311-5411  
 EMAIL: MEMBERSERVICES@SVIPA.COM  
 WEBSITE: HTTPS://WWW.SVIPA.COM

**SANSUM CLINIC**

PO BOX 1200  
 SANTA BARBARA, CA 93102  
 805-681-7500  
 800-281-4425  
 WEBSITE: WWW.SANSUMCLINIC.ORG

**STANTA CLARA COUNTY IPA**

PO BOX 5860  
 SAN MATEO, CA 94402  
 PATIENTS: 800-977-7332  
 PROVIDERS: 800-977-7478  
 WEBSITE WWW.SCCIPA.COM

**SANTÉ COMMUNITY PHYSICIANS**

P.O. BOX 792  
 FRESNO, CA 93712  
 559-228-5400 OR 800-652-2900  
 EMAIL: DEPARTMENT-OPERATIONSCUS-  
 TOMERSERVICE@SANTEHEALTH.NET  
 WEBSITE: WWW.SANTEHEALTH.NET

**SCRIPPS HEALTH CORPORATE OFFICE**

4275 CAMPUS POINT CT.  
 SAN DIEGO, CA 92121  
 800-SCRIPPS (800-727-4777)  
 EMAIL: PR@SCRIPPSHEALTH.ORG  
 WEBSITE: WWW.SCRIPPSHEALTH.ORG

**SEAVIEW IPA**

1901 N. SOLAR DRVIE STE. 265  
 OXNARD, CA 93036  
 805-988-5188  
 EMAIL: MEMBERSERVICES@SVIPA.COM  
 WEBSITE: WWW.SVIPA.COM

**SIERRA MEDICAL GROUP**

44469 10TH STREET WEST  
 LANCASTER, CA 93534  
 661-273-7346  
 855-291-0100  
 EMAIL: SMGMEMBSVC@SIERRAMEDICAL-  
 GROUP.COM  
 WEBSITE: WWW.SIERRAMEDICALGROUP.  
 COM

**SOUTHERN CALIFORNIA PHYSICIANS MANAGED CARE SERVICES**

6760 TOP GUN STREET, SUITE 100  
 SAN DIEGO, CA 92121  
 TEL: (858) 824-7000  
 FAX: (858) 824-7106  
 E-MAIL: INFO@SCPMCS.ORG  
 WEBSITE: WWW.SCPMCS.ORG

**ST. VINCENT IPA**

PO BOX 5089  
 OCEANSIDE, CA 92052  
 562-860-8771  
 888-255-5083  
 WEBSITE: WWW.STVINCENTIPA.COM

**THE MUTUAL RISK RETENTION GROUP, INC.**

3000 OAK ROAD, SUITE 600  
 WALNUT CREEK, CA 94597  
 925-949-0100  
 EMAIL: TMMEMBERSVCS@TMRRG.COM  
 WEBSITE: WWW.TMRRG.COM

**VALLEY CARE IPA**

751 E. DAILY DR., STE 120  
 CAMARILLO, CA 93010  
 805-604-3332  
 877-299-5599  
 EMAIL: CUSTOMERSERVICE@IDENTI-  
 TYMSO.COM  
 WEBSITE: WWW.VALLEYCAREIPA.COM

**WATTS HEALTH**

10300 COMPTON AVE  
 LOS ANGELES, CA 90002  
 232-564-4331  
 EMAIL: INFO@WATTSHEALTH.ORG  
 WEBSITE: WWW.WATTSHEALTH.ORG

**PROVIDER OWNED****BETA HEALTHCARE GROUP**

1443 DANVILLE BOULEVARD  
 ALAMO, CA 94507  
 925-838-6070  
 EMAIL: INFO@BETAHG.COM  
 WEBSITE: WWW.BETAHG.COM

**CALIFORNIA HEALTHCARE INSURANCE COMPANY, INC.**

ROSEVILLE OFFICE:  
 9229 SIERRA COLLEGE BLVD  
 ROSEVILLE, CA 95661  
 916-773-3992  
 MISSION VIEJO OFFICE:  
 26300 LA ALAMEDA, STE. 240  
 MISSION VIEJO, CA 92691  
 916-773-3992  
 WEBSITE: HTTPS://WWW.OPTIMAHEALTH-  
 CARE.COM

**MIEC (MEDICAL INSURANCE EXCHANGE OF CALIFORNIA)**

6250 CLAREMONT AVENUE  
 OKLAND, CA 94618  
 800-227-4527  
 EMAIL: PATIENTSAFETYRISKMGMT@MIEC.  
 COM  
 WEBSITE: WWW.MIEC.COM

**MEDPRO GROUP**

5814 REED RD.  
 FORT WAYNE, IN 46835  
 800-463-3776  
 EMAIL: EXPERTS@MEDPRO.COM  
 WEBSITE: MEDPRO.COM

**NORCAL GROUP SAN FRANCISCO, CALIFORNIA**

575 MARKET STREET, SUITE 1000  
 SAN FRANCISCO, CA 94105  
 844.4NORCAL OR 844.466-7225  
 EMAIL: CUSTOMERSERVICE@NORCAL-  
 GROUP.COM  
 WEBSITE: WWW.NORCAL-GROUP.COM

**OPHTHALMIC MUTUAL INSURANCE COMPANY (OMIC)**

655 BEACH ST  
 SAN FRANCISCO, CA 94109  
 800-562-6642  
 EMAIL: OMIC@OMIC.COM  
 WEBSITE: WWW.OMIC.COM

**PHYSICIANS REIMBURSEMENT FUND, INC.**

THREE HARBOR DR., STE. 116  
 SAUSALITO, CA 94965  
 EMAIL: INFO@PRFRRG.COM  
 WEBSITE: WWW.PRFRRG.COM

**PICA GROUP**

PO BOX 1783  
 MEMPHIS, TN 38101-1783  
 800-251-5727  
 EMAIL: POLICYSERVICES@PICAGROUP.  
 COM  
 WEBSITE: WWW.PICAGROUP.COM

**THE DENTISTS INSURANCE COMPANY (TDIC)**

1201 K STREET, 17TH FL  
 SACRAMENTO, CA 95814  
 800-733-0633  
 CALIFORNIA, AS WELL AS ALASKA,  
 ARIZONA, HAWAII, ILLINOIS, MINNESOTA,  
 NEVADA, NEW JERSEY, NORTH DAKOTA,  
 PENNSYLVANIA DENTISTS:  
 PHONE: 800-733-0633  
 EMAIL: INSURANCEINFO@TDICINS.COM  
 WEBSITE: WWW.TDICINS.COM

**THE DOCTOR COMPANY**

185 GREENWOOD ROAD  
 NAPA, CA 94558  
 800-421-2368  
 WEBSITE: WWW.THEDOCTORS.COM

**KAISER PERMANENTE**

LAURA EVENSON  
 MEDIA RELATIONS MANAGER  
 THE PERMANENTE FEDERATION  
 EMAIL: LAURA.E.EVENSON@KP.ORG  
 WEBSITE: WWW.KP.ORG

**PROFESSIONAL LIABILITY****HPSO**

1100 VIRGINIA DRIVE, SUITE 250  
 FORT WASHINGTON, PA 19034  
 800-982-9491  
 WEBSITE: WWW.HPSO.COM

**PROLIABILITY**

MERCER CONSUMER  
 PO BOX 14576  
 DES MOINES, IA 50306  
 800-503-9230  
 EMAIL: INFO@PROLIABILITY.COM  
 WEBSITE: WWW.PROLIABILITY.COM

**COVER WALLET**

100 AVE OF THE AMERICAS, FLOOR 16  
 NEW YORK, NY 10013  
 646-844-9933  
 EMAIL: INFO@COVERWALLET.COM  
 WEBSITE: WWW.COVERWALLET.COM

**PHYSICIANS INSURANCE (A MUTUAL COMPANY)**

PO BOX 91220  
 SEATTLE, WA 98111  
 800-962-1399  
 WEBSITE: WWW.PHYINS.COM

**PHYSICIAN ASSISTANT GROUP**

99 HUDSON ST.  
 NEW YORK, NY 10013  
 800-221-4904  
 EMAIL: INFO@CMFGROUP.COM  
 WEBSITE: WWW.CMFGROUP.COM

**LOCKTON HEALTH AFFINITY, LLC**

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Contact: Felix Acajabon for Pension & Pension Plan Administration  
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Riverside, CA 92507  
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Email: felixa@pagroup.us  
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San Diego, CA 92108  
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Email: info@aaltci.org  
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Fax: 818-547-2220  
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Yakima, WA 98902  
(800) 672-7202 Fax: (800) 829-0391  
Email: john.hennessey@whyaim.com  
Website: www.whyaim.com  
Products/Services: Sales & Marketing  
Serving: Nationwide

**American Insurance Marketing Services Inc.**

Contact: Mike Lockwood  
4240 Carmichael Rd.  
Montgomery, AL 36106  
(334) 260-6509  
(800) 325-9876  
Fax: (334) 272-8342  
Email: info@aimsbenefits.com  
Website: www.aimsltc.com  
Serving: Nationwide

**California Long Term Care Insurance Services, Inc.**

Contact: Katie O'Rourke  
Contact: Louis Brownstone  
Contact: Diann Murphy  
1601 Bayshore Hwy., Ste. 205  
Burlingame, CA 94010  
(650) 692-5202 (800) 303-1527  
Fax: (650) 692-5204  
Email: katie@cltcinsurance.com  
Email: louis@cltcinsurance.com  
Email: Diann@cltcinsurance.com  
Website: www.californialongtermcare.com

**DI & LTC Insurance Services**

Contact: Jack B. Schmitz  
4302 Redwood Highway, Ste. 400  
San Rafael, CA 94903  
(415) 472-4800  
(800) 924-2294  
Fax: (415) 472-7637  
Email: jack@di-ltc.com  
Website: www.di-ltc.com  
Products/Services: DI, LTC, CI  
Serving: Northern CA and Nationwide

**Disability Insurance Services Inc.**

Contact: Daniel C. Steenerson  
4444 Zion Avenue  
San Diego, CA 92120-2349  
(800) 898-9641, Fax: (619) 325-8444  
Email: info@diservices.com  
Website: www.DIServices.com  
Products: Disability (ind.), Long Term Care Insurance  
Serving: Nationwide

**John Hancock LTC Insurance**

Contact: LTC Sales Desk  
PO BOX 55978  
Boston, MA 02205  
(800) 505-9427 (888) 266-7498  
Website: www.johnhancockinsurance.com  
Products/Services: LTC Insurance, Sales & Marketing Support  
Serving: California and Nationwide

**LTC Consultants**

President: Phyllis Shelton  
108 Rhoades Lane  
Hendersonville, TN 37075  
(615) 590-0314 (888) 582-8425  
Fax: (615) 590-0307  
Website: www.ltcconsultants.com  
Products/Services: LTC Sales & Marketing Tools, Online & Onsite LTCi Training, Consumer Seminars, Motivational Speeches  
Serving: Nationwide

**LTCiTraining.com**

P.O. Box 409  
Rabun Gap, GA 30568  
(866) 400-5224  
Fax: (813) 464-8018  
Email: info@lctitraining.com  
Website: www.LTCiTraining.com

**Mutual of Omaha Insurance Company**

Contact: Brokerage Sales Support  
3300 Mutual of Omaha Plaza  
Omaha, Nebraska 68175  
Omaha, NE 68175  
800-896-5988  
Email: sales.support@mutualofomaha.com  
Website: www.mutualofomaha.com  
Products/Services: Long-Term Care Insurance  
Serving: Nationwide

**PIMSCO**

Contact: Holly Mednick  
5700 1st Ave. N.  
St. Petersburg, FL 33710  
(800) 329-5799, (727) 579-9956  
Fax: (727) 579-9767  
Email: marketing@pimSCO.com  
Website: www.PIMSCO.com  
Products/Services: Annuities, Life, LTC Sales & Marketing  
Serving: Nationwide

**SellingLTC.com**

Contact: Jennifer Ivey  
P.O. Box 409  
Rabun Gap, GA 30568  
(877) 603-2771, Fax: (813) 464-8018  
Email: info@sellingltc.com  
Website: www.sellingltc.com  
Products/Services: LTCi Sales Marketing and Presentation Solutions, Custom Website.  
Serving: Nationwide

**Senior Market Sales, Inc.**

Contact: Dan Trumblee  
8420 West Dodge Rd., Ste. 510  
Omaha, NE 68114-3446  
(800) 786-5566  
(402) 343-3689  
Email: dtrumblee@seniormarketsales.com  
Website: www.seniormarketsales.com  
Products/Services: LTC Sales & Marketing, Life insurance, Annuities, Medicare Advantage, Medicare Supplement, Dental, Software, Practice Management, Backoffice support  
Serving: Nationwide

**Specialists in Health Insurance Services**

Contact: Ted Porter  
3050 Citrus Circle, Ste. 114  
Walnut Creek, CA 94598  
(925) 934-1376  
(800) 300-1376 Fax: (925) 934-3023  
Email: tedp@sihis.com  
Website: www.sihis.com  
Products/Services: LTC Sales & Marketing  
Serving: Nationwide

**LIFE REGIONAL OFFICES**

**BEST Life and Health Insurance Company**

Contact: Paul Peatross  
PO Box 19721  
Irvine, CA 92623-6028  
(800) 237-8543 Ext. 169  
(949) 222-2169  
Email: ppeatross@bestlife.com  
For Brokers: brokerservice@bestlife.com  
For Customer: cs@bestlife.com  
General Inquiry: info@bestlife.com  
Website: www.bestlife.com  
Products: Group Dental, Vision, Life and STD; Individual and SHOP, State Exchanges  
Min. Case Size: 2  
Serving: 39 States

**Boston Mutual Life Life-Group Sales Office**

Contact: Jeff Jacoby-Group Sales Mgr.  
120 Royall Street  
Canton, MA 02021  
(800) 669-2668  
Fax: (781) 770-0575  
Email: info@bostonmutual.com  
Website: www.bostonmutual.com

**Crump Life Insurance Services**

Contact: Sherril Linderberg, SVP,  
Marketing  
389 Interpace Parkway, 4th Floor.  
Parsippany, NJ 07054  
(800) 692-7307  
Fax: (801) 517-7767  
Email: SherrilLinderberg@crump.com  
Website: www.crump.com  
Services: Broker/Dealers, Full Service Insurance Brokerage  
Products: Variable Annuities, Variable Life, Fixed Annuities, and Insurance Products.

**The Guardian Life Insurance Company of America Southern California (LA, OC, IE, San Diego)**

**Central California (Fresno, San Luis Obispo & south)**  
Contact: Troy Davis, Regional Director  
4400 MacArthur Blvd., Ste. 150  
Newport Beach, CA 92660  
(949) 885-1740  
Email: Troy\_Davis@glic.com  
Northern California (Bay Area, Sac, all other NoCal)

Contact: Rick Porterfield  
1333 N. California, Ste. 100  
Walnut Creek, CA 94596  
(415) 828-1990  
Website: www.guardianlife.com  
Email: richard\_porterfield@glic.com  
Plan Type: PPO/DHMO  
Products/Services: Dental, LTD, Life, STD, Vision, All available in Voluntary, Contrib. & Non-Contrib.  
Min. Case Size: 2-5000  
Serving: Nationwide

**John Hancock Retirement Plan Services**

Contact: Derek MacDougall  
500 North Brand Blvd., Ste. 950  
Glendale, CA 91203  
(818) 552-3400  
(800) 766-2685 Fax: (818) 552-3420  
Email: My401K@jhancock.com  
Email: derek.macdougall@jhancock.com  
Website: www.jhpensions.com  
Serving: Pacific Region

**John Hancock Retirement Plan Services**

Contact: Howard Joelson  
18100 Von Karman Ave., Ste. 400  
Irvine, CA 92612  
(949) 442-1530, (800) 451-8775  
Fax: (949) 442-1540  
Email: howard\_joelson@jhancock.com  
Website: www.jhancock.com  
Serving: Orange County

**Oxford Life Insurance Company**

Contact: Licensing and Contracting  
2721 N. Central Ave.  
Phoenix, AZ 85004  
(602) 263-6666, (866) 641-9999  
Fax: (877) 584-2777  
Email: MikeQuaranta@oxfordlife.com  
Website: www.oxfordlife.com  
Serving: Nationwide

**PARAMEDICAL**

**APPS Para Medical Services**

Los Angeles, California  
931 Buena Vista Street  
Duarte, CA 91010  
LosAngeles.CA@APPSdom.com  
(p) 626-395-7741  
(f) 626-395-9562  
San Jose, California  
4000 Moorpark Ave.  
San Jose, CA 95117  
SanJose.CA@APPSdom.com  
(p) 408-551-0351  
(f) 408-551-0356  
Walnut Creek, California  
1330 Arnold Drive  
Martinez, CA 94553  
WalnutCreek.CA@APPSdom.com  
(p) 800-972-9777  
(f) 877-290-0833  
Garden Grove, California  
12373 Lewis Street  
Garden Grove, CA 92840  
GardenGrove.CA@APPSdom.com

(p) 714-748-4580  
 (f) 714-748-4328  
 San Diego, California  
 2515 Camino del Rio South  
 San Diego, CA 92108  
 Sandiego.CA@APPSdom.com  
 (p) 619-497-0080  
 (f) 619-497-1829  
 San Francisco, California  
 111 Anza Blvd.  
 Burlingame, CA 94010  
 Sanfrancisco.CA@APPSdom.com  
 (p) 650-375-1750  
 (f) 650-375-1755  
 Ventura, California  
 877 S. Victoria Ave.  
 Ventura, CA 93003  
 apps55@appsdom.com  
 (p) 805 654-0749  
 (f) 805 654-0476  
 Inland Empire, California  
 9483 Haven Ave.  
 Rancho Cucamonga, CA 91730  
 InlandEmpire.CA@APPSdom.com  
 (p) 909-243-7900  
 (f) 888-990-1130  
 Bakersfield, California  
 4949 Buckley Way  
 Bakersfield, CA 93309  
 apps76@appsdom.com  
 (p) 661-397-3063  
 (f) 661-397-3062  
 Lodi, California  
 201 S. Guild Ave.  
 Lodi, CA 95240  
 Lodi.CA@APPSdom.com  
 (p) 888 764 9201  
 (f) 888 764 9202  
 Examination Management Services Inc.  
 Chico  
 1450 Sherman Ave.  
 Chico, CA 95926-6270  
 (530) 895-3203  
 chico.exam@emsinet.com  
 Colton  
 935 S. Mt. Vernon Ave., Ste. 101  
 Colton, CA 92324-4396  
 (909) 370-0350  
 colton.exam@emsinet.com  
 EN PRN  
 5246 Mission St  
 San Francisco, CA 94112-3732  
 (800) 723-2162  
 JNOLAN3@EMSINET.COM  
 ES Hollywood  
 13920 Breger  
 Sylmar, CA 91342-2173  
 (877) 506-4320  
 hollywood.exam@emsinet.com  
 Irvine  
 17901 Von Karman Ave., Ste. 600  
 Irvine, CA 92614-4524  
 (949) 436-7497  
 Los Angeles  
 Mobile Services Only  
 GARDENA, CA 90247-7404  
 (310) 366-5820  
 egutierrez@emsinet.com  
 Los Angeles Wilshire  
 3435 Wilshire Blvd., Ste. 490  
 Los Angeles, CA 90010-1918  
 (213) 616-0083  
 LAWilshire.exam@emsinet.com  
 Orange County  
 566 E. Lambert Rd.  
 Brea, CA 92821-1411  
 (714) 674-0724  
 orangecounty.exam@emsinet.com  
 San Diego  
 Mobile Services Only  
 San Diego, CA 92111  
 (619) 758-7777  
 egutierrez@emsinet.com  
 San Francisco Bay

7901 Oakport, Ste. 4950  
 Oakland, CA 94621-1210  
 (510) 639-1813  
 egutierrez@emsinet.com  
 Santa Clarita Valley  
 19425 Soledad Canyon Road, Ste. B-184  
 Canyon Country, CA 91351-1262  
 (661) 251-3800  
 santa\_clarita.exam@emsinet.com  
 Van Nuys (169000) Branch Office  
 1253 Vine St., Unit #19A  
 Hollywood, CA 90038-8166  
 (818) 909-0807  
 van\_nuys.exam@emsinet.com  
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**ExamOne**  
 A Quest Diagnostics Company  
 Visit us online: www.ExamOne.com  
 We have you covered in California  
 Contact: Katie Palka | Marketing  
 Email: Kathleen.R.Palka@ExamOne.com  
 619-908-6140  
 cell: 619-804-9169  
 San Diego ExamOne  
 858-277-9326  
 Email: SanDiego@ExamOne.com  
 Orange ExamOne  
 714-263-2370  
 Email: OrangeCounty@ExamOne.com  
 Rancho Cucamonga ExamOne  
 909.466.0162  
 Email: SanBernardino@ExamOne.com  
 Los Angeles ExamOne  
 818.264.5500  
 Email:Glendale@ExamOne.com  
 Glendale ExamOne  
 818.264.5500  
 Email: Glendale@ExamOne.com  
 Sacramento ExamOne  
 (916) 786-5890  
 Email: Sacramento@ExamOne.com  
 Fresno ExamOne  
 (408) 330-0811  
 Email: SanJose@ExamOne.com  
 San Jose ExamOne  
 (408) 330-0811  
 Email: SanJose@ExamOne.com  
 Walnut Creek ExamOne  
 (925) 939-3655  
 Email: Concord@ExamOne.com  
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**MEDICAL RECORD RETRIEVAL**

**Datafied**  
 1210 N. Jefferson St., Ste. P  
 Anaheim, CA 92807  
 Email: info@datafied.com  
 Website: www.datafied.com  
 (800) 765-7510, (714) 632-3480  
 Sales: (877) 328-2343  
 Fax: (714) 632-6791  
 Service: APS Copy Service/Records  
 Retrieval  
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**EMSI**  
 Contact: Burt Wolder, Chief Marketing  
 Officer  
 3050 Regent Blvd., Ste. 100  
 Irving, TX 75063  
 214-689-3600  
 -----

**MVP Record Retrieval**  
 P.O. Box 5237  
 Modesto, CA 95352  
 (866) 377-0018, Fax: (866) 377-0019  
 Email: contactus@mvpretrieval.com  
 Website: www.mvpretrieval.com  
 Service: Nationwide APS & med. record  
 retrieval

**SECTION 125**

**Aflac Worldwide Headquarters**  
 1932 Wynnton Road  
 Columbus, GA 31999  
 Customer Service: (800) 992-3522  
 Website: www.aflac.com  
 Broker Relations: (888) 861-0251  
 Sales Opportunities: (800) 488-1771  
 Products/Services: Group & Individual  
 Lines (Accident, Cl, Cancer, Hosp.,  
 Dis-ability, Life, Dental, Vision) Guarantee  
 Issue, Sec. 125, FSA, Parking & Transit,  
 COBRA, Core Enrollment, Benefit State-  
 ments, Per Diem Available  
 Minimum Group Size: 3  
 Serving: Nationwide  
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**Benefits Store Inc.**  
 Contact: Roger Smith  
 Toll Free: (800) 446-2663  
 Phone: (925) 855-9500  
 Fax: (925) 855-2051  
 Email: Info@BenefitsStore.com  
 Website: www.BenefitsStore.com  
 Products/Services: Group Association  
 Health (Medical/Dental/Vision) for  
 Individuals.  
 Brokerage/Producer Sales Opportunities.  
 TPA Services for Small Group Cafeteria  
 Plans.  
 Serving: California and Nationwide  
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**BPI-Flex Administrators**  
 432 East Pearl Street  
 Miamisburg, OH 45342  
 (800) 865-4485 ext. 109  
 Fax: (949) 271-2714  
 Email: info@BusinessPlansInc.com  
 Website: www.BusinessPlansInc.com  
 Website: www.myCafeteriaPlan.com  
 Website: www.myBenefitStatements.com  
 Website: www.myCOBRAPlan.com  
 Min. Case Size: 10  
 Products/Services: TPA Services (FSA,  
 HRA, HSA, QTP), Total Compensation  
 Statements, Cobra Administration,  
 Retiree Billing  
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**ChoiceBuilder®**  
 Michael Payton, Vice President of Sales  
 721 S. Parker, Ste. 200  
 Orange, CA 92868  
 714.796.7638  
 Email: mpayton@choiceadmin.com  
 Website: www.choicebuilder.com  
 Products/Services: TPA, Employee Choice  
 Ancillary Benefits, Dental, Vision, Chiro-  
 practic, Acupuncture, Group Life, Section  
 125, HR Support, Cal Perks Discounts  
 Min. Case Size: 2 to 199  
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**Core Documents Inc.**  
 Contact: Gene Ennis  
 P.O. Box 14538  
 Bradenton, FL 34280  
 (888) 755-3373, Fax: (941) 795-4802  
 Email: coreservice@coredocuments.com  
 Website: www.CoreDocuments.com  
 Products/Services: Section 125 POP, FSA,  
 HSA 132 & HRA, IC-HRA, QSE-HRA, EB-  
 HRA, Wrap SPD Documents, 25% Affiliate  
 Program  
 Serving: Nationwide  
 -----

**Ebix Inc.**  
 Contact: Tony Bell  
 1 Ebix Way  
 Johns Creek, GA 30097  
 (678) 681-2020  
 Fax: (678) 281-2019  
 Email: tony.bell@ebix.com  
 Website: www.ebix.com  
 Products/Services: Quoting Group/IFP,  
 Websites, HR connect; HR Support  
 Center, Payroll, COBRA, POP, FSA, EAP,  
 HR Resources, Voluntary Benefits  
 Serving: CA, CO, CT, DE, DC, FL, GA, MD,  
 MO, NH, NJ, NY, OH, OK, PA, TX, VT,  
 VA, WA  
 -----

**Employer Driven Insurance Services  
 (E.D.I.S.)**  
 Contact: Marketing Department  
 5429 Avenida De Los Robles, Ste. A  
 Visalia, CA 93291  
 (888) 886-7973  
 Fax: (559) 635-6527  
 Website: www.employerdriven.com  
 Products: ERIS Compliant HRA Plans; Ex-  
 cess Loss Level Funded Stop Loss Plans;  
 ACA Compliant MEC Portfolio (MEC,  
 MEC Value, MEC+, MVP); Fully Insured  
 Dental Plans; Self-Insured Dental Plans;  
 Self-Insured Vision Plans; Group Term Life;  
 Pet Insurance; Telemedicine; Concierge  
 Service™; Online Web Portal (www.  
 yourbenportal.com)  
 Serving: CA, AZ, CO, DC, KS, MI, NV, SC,  
 TX, WA  
 -----

**Infinisource Inc.**  
 Contacts: Vicki Burke  
 15 East Washington St.  
 Coldwater, MI 49036  
 (800) 300-3838  
 (800) 594-6957  
 Email: vburke@infinisource.com  
 Website: www.infinisource.com  
 Products/Services: COBRA, FSAs,  
 Transportation HRAs, HSAs, POP, ERISA  
 Wrap, Legal Services and DOL Notice  
 Mailings  
 Serving: Nationwide  
 -----

**JHC Insurance Services**  
 Contact: Joe Hernandez  
 5700 Moon Drive  
 Ventura, CA 93003  
 (805) 644-9678  
 (888) 542-4467, Fax: (805) 644-9676  
 Email: info@jhcbenefits.com  
 Website: www.jhcbenefits.com  
 Products/Services: COBRA Medical,  
 Dental, Employee Choice Plans, Online  
 Resources, Prescription Drug, Sec. 125,  
 TPAs, HRAs, FSAs  
 Plan Type: PPO, Employee Choice,  
 EPO, Indemnity  
 Serving: CA  
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**PayPro Administrators**

Contact: Bobbi Kaelin for Payroll, FSA, HRA, COBRA, HIPAA, QTA, HRA, HSA, Sec. 125, Retiree Billing, SPD/WRAP Documents, Form 5500 Filing, ACA Reporting  
 Contact: Felix Acajabon for Pension & Pension Plan Administration  
 6180 Quail Valley Ct.  
 Riverside, CA 92507  
 (800) 427-4549 Fax: (951) 656-9276  
 (951) 656-9273 Ext. 226 Bobbi  
 (951) 656-9273 Felix  
 Email: BobbiKaelin@pagroup.us  
 Email: felixa@pagroup.us  
 Email: sales@pagroup.us  
 Website: www.pagroup.us  
 Products/Services: Flex, HRA, COBRA/ HIPAA, Pension and Payroll, Section 125, ACA Reporting, ERISA Plan Docs & Reporting, Retiree Billing & Consolidated Billing Services

**THIRD PARTY AMINISTRATORS**

**AAQHC and Administrator**

Contact: Brett Bennett  
 26050 Mureau Road, Ste. 220  
 Calabasas, CA 91302  
 (818) 591-8700, (800) 669-8700  
 Fax: (818) 591-8722  
 Email: info@aaqhc.com  
 Website: www.aaqhc.com  
 Products: Dental (ind., group); Health (group); Vision  
 Serving: CA

**Affordable Benefit Administrators Inc.**

Contact: Marie Akkad, Marketing Operations Manager  
 Cheryl Williams-Khoury, President  
 444 Irving Dr., Ste. 202  
 Burbank, CA 91504  
 (818) 842-0147, (800) 350-0148  
 Fax: (818) 842-0225  
 Email: support@benefitsaba.com  
 Email: m\_akkad@benefitsaba.com  
 Website: www.benefitsaba.com  
 Products/Services: Third Party Administrator specializing in Medical, Dental, & Vision Self-funded Plans. COBRA administration, HSA/HRA; Packaging EPO/PPO networks; Utilization Review/Case Management; Cafeteria Plans Administration; Insurance and Stop Loss Access with Traditional and Innovative stop loss design. We also specialize in creating and managing custom plan designs that are based on Fair Market Value Pricing Model.

**AGIA Affinity Services**

Contact: David H. McCarty  
 1155 Eugenia Place  
 Carpinteria, CA 93013  
 (800) 244-2462, Fax: (763) 416-4931  
 Email: Info@AGIA.com  
 Email: DMcCarty@AGIA.com  
 Website: www.agia.com  
 Products/Services: Associations, Financial Institutions, Unions  
 Insurance: Life, Supplemental Health, Accident, Disability  
 Non-Insurance: Emergency Assistance, MedFlight Freedom, Rescue 360, Evacuation, Travel and Security  
 Serving: Nationwide

**Allied Administrators, Inc.**

Contact: Danielle Jackson  
 825 Battery St.  
 San Francisco, CA 94111  
 (415) 989-7443  
 (877) 472-2669  
 Fax: (415) 439-5861  
 Email: djackson@alliedadministrators.com  
 Email: marketing@alliedadministrators.com  
 Website: www.alliedadministrators.com  
 Products: Delta Dental's Small Business Program and Allied Benefit Suite  
 Min. Case Size: 2  
 Serving: National

**Benefit Resource, Inc.**

245 Kenneth Drive  
 Rochester, NY 14623  
 (866) 996-5200  
 Fax: (585) 424-7273  
 Email: info@benefitresource.com  
 Website: www.benefitresource.com  
 Products/Services: TPA, FSA, HRA, HSA, POP, CBP, and COBRA  
 Serving: Nationwide

**Benefit Service Center**

Contact: Scott Freeman  
 9500 Topanga Canyon Blvd.  
 Chatsworth, CA 91311  
 (800) 842-6635, Fax: (818) 678-0030  
 Email: services@bscinc.com  
 Website: www.bscinc.com  
 Products/Services: Employee Benefits Administration including: Premium Reconciliation, Billing, Eligibility, Open Enrollments, New Hire Administration, COBRA, Retiree Administration, Claims Advocacy, Database Management, and Call Center, FSA  
 Min. Case Size: 250  
 Serving: Nationwide

**Benefit & Risk Management Services Inc.**

Contact: Paul Schafer  
 PO Box 2140  
 Folsom, CA 95763  
 (916) 467-1400 Ext. 1245  
 (888) 326-2555  
 Fax: (916) 467-1401  
 Email: paul.schafer@brmsonline.com  
 Website: www.brmsonline.com  
 Products/Services: Full-Service Employee Benefit TPA (Group Medical, Dental, Vision, Sec. 125, Flexible Spending Accounts, COBRA/HIPAA, medical management, and utilization review with proprietary Virtual Benefits Administration System (Vbas)  
 Min. Case Size: 50  
 Serving: Nationwide

**BPI-Flex Administrators**

Contact: Joni Worrell  
 Email: JoniW@BusinessPlansInc.com  
 432 East Pearl Street  
 Miamisburg, OH 45342  
 (800) 865-4485 ext. 114  
 Fax: (949) 271-2714  
 Email: info@BusinessPlansInc.com  
 Website: www.BusinessPlansInc.com  
 Website: www.myCafeteriaPlan.com  
 Website: www.myBenefitStatements.com  
 Website: www.myCOBRAPlan.com  
 Min. Case Size: 10  
 Products/Services: TPA Services (FSA, HRA, HSA, QTP), Total Compensation Statements, Cobra Administration, Retiree Billing

**CaliforniaChoice®**

Michael Payton, Vice President of Sales  
 721 South Parker, Ste. 200  
 Orange, CA 92868  
 (714) 796-7638  
 (800) 542-4218 Fax: (714) 542-4244  
 Email: mpayton@choiceadmin.com  
 Website: www.calchoice.com  
 Products/Services: TPA, Employee Choice (HMO/PPO/HSAs), Ancillary Benefits, Dental, Vision, Chiropractic, Acupuncture, Group Life, Payroll Services, Cal Perks Discounts, HR Support  
 Min. Case Size: 1-100

**ChoiceBuilder®**

Michael Payton, Vice President of Sales  
 721 S. Parker, Ste. 200  
 Orange, CA 92868  
 714.796.7638  
 Email: mpayton@choiceadmin.com  
 Website: www.choicebuilder.com  
 Products/Services: TPA, Employee Choice Ancillary Benefits, Dental, Vision, Chiropractic, Acupuncture, Group Life, Section 125, HR Support, Cal Perks Discounts  
 Min. Case Size: 2 to 199

**Coastal TPA Inc.**

Contact: Debi Hardwick  
 10 Ragsdale Dr., Ste. 102  
 Monterey, CA 93940  
 (831) 754-3800 Ext. 104  
 (800) 564-7475 Fax: (831) 754-3830  
 Email: DHardwick@coastalmgmt.com  
 Website: www.coastalmgmt.com  
 Products/Services: Group Medical, Dental & Vision Claims Administration; Utilization Review and Disease Management; access to a number of Local and National Medical and Dental Provider Networks  
 Min. Case Size: 50 to Unlimited  
 Serving: Nationwide

**Compass Health Administrators**

Contact: Tom Partlow  
 PO Box 25190  
 Fresno, CA 93729-5190  
 (559) 293-3700 (888) 379-3785  
 Email: info@compasshealthadministrators.com  
 Email: tpartlow@compasshealthadministrators.com  
 Website: www.compasshealthadministrators.com  
 Products/Services: Health plan administration  
 Min. Case Size: 100 employees  
 Serving: CA based plan sponsors including hospitals, unions, private and public employers

**CoPower, Inc. Ancillary General Agency**

Contact: Pratibha Patel  
 1600 W. Hillsdale Blvd.  
 San Mateo, CA 94402  
 Phone: (888) 920-2322,  
 Fax: (650) 348-1149  
 Email: sales@copower.com  
 Website: www.copower.com  
 Products: Group Dental, Vision, Life, Long-Term Disability, AD&D, Critical Illness, Chiropractic and Acupuncture. Bundled & standalone plans. Voluntary & Contributory. CoPower ONE bundles Dental, Vision, and Life. Carrier partners: Anthem Blue Cross, Delta Dental, MetLife, United HealthCare, Unum, VSP, and Landmark. VANTAGE: HR help, Rx discounts, and employee travel and entertainment discounts. Empower, online administrative tool. Services: Ancillary General Agency for Group Dental, Vision, Life, AD&D, LTD, Critical Illness, Chiropractic and Acupuncture.  
 Min. Case Size: 2+  
 Serving: California

**Cypress Ancillary Benefits**

Contact: Andrew Garnett  
 7510 Shoreline Drive  
 Stockton, CA 95219  
 (800) 350-3989  
 Fax: (209) 478-5614  
 Email: sales@cypressadmin.com  
 Website: www.cypressadmin.com  
 Products: Dental PPO/DHMO (Group); Vision; Life (Group); Disability (Group); COBRA Administration

**Direct Dental**

700 Larkspur Landing Circle, Ste. 199  
 Larkspur, CA 94939  
 (415) 526-1401  
 Fax: (415) 454-2928  
 Email: helpdesk@directdentalplans.com  
 Website: www.directdentalplans.com  
 Products/Services: TPA

**Ebix Inc.**

Contact: Tony Bell  
 1 Ebix Way  
 Johns Creek, GA 30097  
 (678) 681-2020  
 Fax: (678) 281-2019  
 Email: tony.bell@ebix.com  
 Website: www.ebix.com  
 Products/Services: Quoting Group/IFP, Websites, HR connect; HR Support Center, Payroll, COBRA, POP, FSA, EAP, HR Resources, Voluntary Benefits  
 Serving: CA, CO, CT, DE, DC, FL, GA, MD, MO, NH, NJ, NY, OH, OK, PA, TX, VT, VA, WA

**Employer Driven Insurance Services (E.D.I.S.)**

Contact: Marketing Department  
 5429 Avenida De Los Robles, Ste. A  
 Visalia, CA 93291  
 (888) 886-7973  
 Fax: (559) 635-6527  
 Website: www.employerdriven.com  
 Products: ERIS Compliant HRA Plans; Excess Loss Level Funded Stop Loss Plans; ACA Compliant MEC Portfolio (MEC, MEC Value, MEC+, MVP); Fully Insured Dental Plans; Self-Insured Dental Plans; Self-Insured Vision Plans; Group Term Life; Pet Insurance; Telemedicine; Concierge Service™; Online Web Portal (www.yourbenportal.com)  
 Serving: CA, AZ, CO, DC, KS, MI, NV, SC, TX, WA

## Further (Formerly Select Account)

Headquarters: 1750 Yankee Doodle Road  
Eagan, MN 55121  
Mail: P.O. Box 64193  
St. Paul, MN 55164-0193  
(651) 662-2322 or (888) 460-4015  
Fax: (651) 662-7247 or (866) 231-0214  
Email: Client.Advocate@HelloFurther.com  
Website: www.HelloFurther.com  
Products: HSAs, FSA, HRA, VEBA, DCAP, TRA, and POP

## HealthNow Administrative Services

2520 Venture Oaks Way, Ste. 250  
Sacramento, CA 95833  
(877) 320-4316, Fax: (916) 604-3470  
Email: info@hnas.com  
Website: www.hnas.com  
Products: COBRA/HIPAA, Flexible Benefits, Self-Funded Plans, Ancillary Products, Dental, Vision, Life & DI Insurance  
Min. Case Size: 50 to Unlimited  
Serving: Nationwide

## Infinisource Inc.

Contacts: Vicki Burke  
15 East Washington St.  
Coldwater, MI 49036  
(800) 300-3838  
(800) 594-6957  
Email: vburke@infinisource.com  
Website: www.infinisource.com  
Products/Services: COBRA, FSAs, Transportation HRAs, HSAs, POP, ERISA Wrap, Legal Services and DOL Notice Mailings  
Serving: Nationwide

## Innovative Pension Strategy & Design

Contact: Sidney Lopez  
12975 Brookprinter Pl., Ste. 200  
Poway, CA 92064  
(858) 748-6500, (858) 218-3441  
Fax: (858) 748-0615  
Email: Sidney@ipsd.com  
Website: www.ipsd.com  
Website: www.innovativepension.com  
Products/Services: 401(k), defined benefit plans  
Min. Case Size: 1  
Serving: Nationwide

## JHC Insurance Services

Contact: Joe Hernandez  
5700 Moon Drive  
Ventura, CA 93003  
(805) 644-9678  
(888) 542-4467, Fax: (805) 644-9676  
Email: info@jhcbenefits.com  
Website: www.jhcbenefits.com  
Products/Services: COBRA Medical, Dental, Employee Choice Plans, Online Resources, Prescription Drug, Sec. 125, TPAs, HRAs, FSAs  
Plan Type: PPO, Employee Choice, EPO, Indemnity  
Serving: CA

## Kelsey National Corp.

Contact: Avery Smith  
3030 S. Bundy Dr.  
Los Angeles, CA 90066  
(800) 366-5656 Ext. 241  
(310) 437-7217  
Fax: (310) 390-3158  
Email: Info@kelsey.com  
Email: as@kelsey.com  
Website: www.kelsey.com  
Products/Services: TPAs  
Min. Case Size: 1  
Serving: Nationwide

## Lucent Health

Contact: Joe Neff  
10951 White Rock Rd., Ste. 100  
Rancho Cordova, CA 95670  
(919) 669-2510  
Fax: (916) 669-0575  
Email: dave.reynolds@lucenthealth.com  
Website: www.lucenthealth.com  
Products/Service: TPAs  
Min. Case Size: 50  
Serving: Nationwide

## Merchants Benefit Administration, Inc.

Contact: Brittany Neidhardt  
7077 E. Marilyn Rd., Bld. 1  
Scottsdale, AZ 85254  
(800) 800-6543, Fax: (480) 776-5050  
Email: bneidhardt@mbaadmin.com  
Website: www.mbaadmin.com  
Products: Dental (ind.); Health (group); Life (guaranteed issue)  
Serving: Nationwide

## MESVision

Contact: Mike Schell  
345 Baker St.  
Costa Mesa, CA 92626  
(800) 877-6372, Fax: (714) 619-4670  
Email: mschell@mesvision.com  
Website: www.mesvision.com  
Products/Services: Group Vision Plans (Fully Insured and Self-Funded)  
Min. Case Size: 5  
Serving: Nationwide

## MVI Administrators, Inc.

Contact: Jeff Van De Moere  
1011 Camino Del Rio South, Ste. 300  
San Diego, CA 92108  
(619) 260-2660 (800) 927-8380  
Fax: (619) 260-2666  
Email: jv@mviadmin.com  
Website: www.mviadmin.com  
Products/Services: TPAs

## MWG Dental & Vision Plans

Contact: MWG Broker Services  
P.O. Box 14067  
Jackson, MS 39236  
5712 I-55 N. Frontage Rd.  
Jackson, MS 39211  
(601) 206-7967  
(877) 759-5728 Fax: (601) 956-1702  
Email: brokerservices@morganwhite.com  
Website: www.mwgdental.com;  
Website: www.mwgbrokerservices.com  
Plan Type: Group Indemnity, PPO  
Products/Services: Group/Individual Dental & Vision Plans  
Min. Case Size: 2  
Serving: Nationwide

## OptumHealth

11000 Optum Circle  
Eden Prairie, MN 55344-2503  
(800) 243-5543  
Website: www.optum.com  
Products/Services: Employer Stop Loss, HSA (Banking), FSA, HRA, COBRA, Retiree, Transportation, Biometric Screenings & Wellness Suite of Products  
Serving: Nationwide

## PayPro Administrators

Contact: Bobbi Kaelin for Payroll, FSA, HRA, COBRA, HIPAA, QTA, HRA, HSA, Sec. 125, Retiree Billing, SPD/WRAP Documents, Form 5500 Filing, ACA Reporting  
Contact: Felix Acajabon for Pension & Pension Plan Administration  
6180 Quail Valley Ct.  
Riverside, CA 92507  
(800) 427-4549 Fax: (951) 656-9276  
(951) 656-9273 Ext. 226 Bobbi  
(951) 656-9273 Felix

Email: BobbiKaelin@pagroup.us

Email: felixa@pagroup.us

Email: sales@pagroup.us

Website: www.pagroup.us

Products/Services: Flex, HRA, COBRA/HIPAA, Pension and Payroll, Section 125, ACA Reporting, ERISA Plan Docs & Reporting, Retiree Billing & Consolidated Billing Services

## PEO AUXILIARY

Contact: Tom Jacobs  
812 E. Dayton St., Ste. 125  
Madison, WI 53713  
(608) 220-7777, (844) 736-32899

info@peoaux.com

Email: TomJ@PeoAux.com

Website: www.peoaux.com

Products/Services: FSA, HSA, HRA, Transit, COBRA, Debit Card, On-Line Enrollment and Eligibility, ERI SA Compliance

Min. Case Size: 2

Serving: Nationwide

## P&A Administrative Services, Inc.

Contact: Rick Neward  
26 Still Water  
Newport Coast, CA 92657  
(949) 202-8266, (800) 688-2611  
Fax: (716) 855-7156  
Email: newardr@padmin.com  
Website: www.padmin.com  
Products/Services: FSA, HRA, HSA, Commuter, COBRA and Retiree Billing  
Min. Case Size: 10

## Pinnacle Claims Management, Inc.

Contact: Anthony Cano, Senior Marketing and Communications Coordinator  
15525 Sand Canyon  
Irvine, CA 92618  
(949) 397-3863, Fax: (949) 809-6256  
Email: acano@pinnacletpa.com  
Website: www.pinnacletpa.com  
Products/Services: Full-service health benefits administration for self-funded employers. Offering medical, dental, pharmacy, vision, FSA, COBRA, and retiree administration, in addition to PinnacleRx Solutions, a pharmacy benefit manager and health management options through Pinnacle Health Management. Online tools, proprietary networks, and customized reporting available to empower both the employer and their employees. Also provides administration, sales and agent support for Covered California for Small Business.  
Serving: Western United States

## Polycomp Administrative Services Inc.

Contact: Tali Vaughn  
404 Camino Del Rio South, Ste. 608  
San Diego, CA 92108  
(619) 683-2030, (800) 572-4122  
Fax: (619) 683-2022  
Email: tvaughn@polycomp.net  
Website: https://www.polycomp.net  
Products/Services: 401(k), Profit Sharing, Defined Benefit Plans, 403(b), Prevailing Wage Benefit Plans, Self-Directed IRAs

## PRAM Insurance Services Inc.

Contact: David P. Wilson, President & Founder  
1 Point Drive, Ste. 120  
Brea, CA 92821  
(714) 672-6845  
(800) 262-7726  
Fax: (714) 255-0977  
Email: dwilson@pram.com  
Website: www.pram.com  
Products: Nationally operates in 45 states as a Registered Administrator (TPA) and MGU providing fully-insured and self-funded prescription drug benefit plans  
Services: PRAM provides its services to traditional employer groups, associations, government entities and individuals.  
Serving: Nationwide  
Min. Case Size: 20  
Serving: Nationwide

## Precept Insurance Solutions LLC

130 Theory, Ste. 200  
Irvine, CA 92617  
(949) 955-1430, (800) 344-1430  
Fax: (949) 679-5099  
Email: info@preceptgroup.com  
Website: www.preceptgroup.com  
Services: Group Health, HSA, Self-Funded Administration, Life, AD&D, Cafeteria Plans, Dental, Vision, Wellness, 401(k), Pension Plans/Profit Sharing, Benefits Outsourcing and Administration, COBRA  
Serving: Nationwide

## Redwood Health Services

Contact: John W. Nacol  
3510 Unocal Place, Ste. 108  
Santa Rosa, CA 95403  
(707) 525-4370, (800) 548-7677  
Fax: (707) 525-4270  
Email: jnacol@rhs.org  
Website: www.rhs.org  
Plan type: PPO, FSA, POP, HRA  
Products/Services: Health Plans, COBRA, Third Party Administration  
Min. Case Size: 2-1000  
Serving: Nationwide

## Superior Administrators Inc.

Contact: Lance Tennison  
2950 Airway Ave., Ste. A13  
Costa Mesa, CA 92626  
(714) 429-1700  
(888) 429-9090 Fax: (714) 429-1393  
Email: info@superioradministrators.com  
Email: LTennison@superioradministrators.com  
Website: www.superioradministrators.com  
Products/Services: TPA  
Serving: Nationwide

**TASC – Total Administrative Services Corporation**

Contact: Darren Howell, Regional Sales Director-California  
2302 International Lane  
Madison, WI 53704-3140  
(800) 422-4661  
(888) 595-2261  
Fax (608) 316-6044  
Email: darren.howell@tasconline.com  
Website: www.tasconline.com  
Products: Flexible Spending Accounts, POP plans, HRA/HSA, ERISA Compliance, HIPAA Compliance, COBRA, FMLA Administration, Payroll, GiveBack Employee Giving Programs  
Min Case Size: 1  
Serving: Nationwide

**TripleChoicePlan  
Dental•Vision•Life•Disability**

Contact: Lawrence Kent  
1964 Westwood Blvd., Ste. 120  
Los Angeles, CA 90025  
Tel: (310) 470-2343  
Toll Free: (800) 489-7577  
Fax: (310) 441-5660  
Email: La.Quotes@triplechoiceplan.com  
Website: www.triplechoiceplan.com  
Products/Services: Dental  
Plan type: DHMO, PPO, Indemnity, Individual and Group  
Min. Size: 2+

**United Administrative Services**

Contact: Christy Tumina  
6800 Santa Teresa Blvd., Ste. 100  
San Jose, CA 95119  
(408) 288-4400, (800) 541-8059  
Fax: (408) 288-4419  
Email: ctumina@uastpa.com  
Website: www.uastpa.com  
Products/Services: TPAs  
Serving: CA

**WorkTerra**

Contact: Jennifer Leugers  
5675 Gibraltar Drive  
Pleasanton CA 94588  
(925) 460-3910, (800) 229-7683  
Fax: (925) 460-3920  
Email: jennifer.leugers@ebsbenefits.com  
Website: www.workterra.com  
Products: FSA, Section 132, COBRA, Retiree Administration, Invoice Reconciliation, Voluntary, WORKTERRA – our proprietary online enrollment and eligibility system  
Serving: Nationwide

**Zenith American Solutions**

Website: www.zenith-american.com  
Products/Services: TPAs  
Min. Case Size: 500  
Serving: Nationwide  
Arcadia – 5417 Peck Road  
Arcadia, CA 91006  
Phone: (626) 444-4600  
Fax: (626) 258-4090  
Covina – 1325 N. Grand Ave., Ste. 200  
Covina, CA 91724  
Phone: (626) 732-2100  
Fax: (626) 732-2656  
San Francisco – 580 California Street, 21st Floor  
San Francisco, CA 94104  
Phone: (415) 546-7800  
Fax: (415) 546-0600  
Toll Free: (800) 388-0508  
Alameda – 1600 Harbor Bay Parkway, Ste 200  
Alameda, CA 94502-3035  
Phone: (800) 221-5013  
Phone: (415) 546-7800

**WORKSITE MARKETING**

**Aflac Worldwide Headquarters**

1932 Wynnton Road  
Columbus, GA 31999  
Customer Service: (800) 992-3522  
Website: www.aflac.com  
Broker Relations: (888) 861-0251  
Sales Opportunities: (800) 488-1771  
Products/Services: Group & Individual Lines (Accident, Cl, Cancer, Hosp., Disability, Life, Dental, Vision) Guarantee Issue, Sec. 125, FSA, Parking & Transit, COBRA, Core Enrollment, Benefit Statements, Per Diem Available  
Minimum Group Size: 3  
Serving: Nationwide

**AIG Benefits Solutions  
Employee Benefits Solutions**

Contact: Shantale Chaney  
777 S. Figueroa St., Ste. 1800  
Los Angeles, CA 90017  
(213) 689-3500 Fax: (866) 716-6722  
Email: shantale.chaney@aig.com  
Website: www.aig.com  
Products/Services: Disability, Life, LTC, STD, Voluntary Benefits and Worksite Products  
Serving: Southern California Area

**Aigilis Corporation**

Contact: Mark Gebhardt  
P.O. Box 953279  
Lake Mary, FL 32795  
(407) 324-3921, (866) 205-1936  
(877) 520-4636  
Fax: (480) 287-8574  
Email: mgebhardt@aigilis.com  
Website: www.aigilis.com  
Products: ACA medical gap plans, Telemedicine, Accident, Critical Illness; Dental (ind., group)  
Serving: Nationwide

**benefitsCONNECT®**

Contact: Josh Trent, Chief Growth Officer  
3101 Zinfandel Drive., Ste. 200  
Rancho Cordova, CA 95670  
(877) 369-2153  
Email: sales@mybenefitexpress.com  
Website: www.benefitexpress.info  
Products/Services: Online Benefits Enrollment and Benefits Administration, Decision Support, ACA Compliance, COBRA and Direct Billing, Reimbursement Administration, Dependent Eligibility Verification Audit, Total Compensation Statements.  
Serving: Nationwide

**benefitexpress™**

Contact: Josh Trent, Chief Growth Officer  
1700 E. Golf Road, Ste. 600  
Schaumburg, IL 60173  
(877) 369-2153  
Email: sales@mybenefitexpress.com  
Website: www.benefitexpress.info  
Products/Services: Online Benefits Enrollment and Benefits Administration, Decision Support, ACA Compliance, COBRA and Direct Billing, Reimbursement Administration, Dependent Eligibility Verification Audit, Total Compensation Statements.  
Serving: Nationwide

**Caliwail Insurance Marketing, LLC**

Contact: Jim Quinney  
3031 Stanford Ranch Rd.  
Rocklin, CA 95765  
(916) 781-9850  
Email: jim@caliwail.com  
Website: www.caliwail.com  
Products/Services: Worksite Marketing  
Min. Case Size: 5  
Serving: Nationwide

**Chimienti & Associates  
Insurance Services**

Contact: Toney Chimienti, President  
3400 Mineral King, Ste. B  
Visalia, CA 93291  
(877) 733-1670  
Email: info@chimienti.com  
Website: www.chimienti.com  
Products: Medical GAP Plans, Premium Saver, solution Plus Advantage program, Guarantee Issue, Voluntary Short & Long Term Disability, Critical Illness, Accident, dental, vision, term, UL w/Long-term Care rider, Whole Life  
Services: Internet based Employee Benefits Enrollment with Billing & Eligibility Management Technology, includes Self-Serve with Chat session and Call Center enrollment, ACA Compliance-Assistance Packages, COBRA-HSA-HRA-Sec. 125 Administration  
Serving: 40 States

**Colonial Life & Accident  
Insurance Company**

Contact: Mike Keller, Southwest Region Vice President of Sales  
4965 Preston Park Blvd., Ste. 140  
Plano, TX 75093  
(972) 964-0250 Fax: (972) 964-0270  
Email: mlkeller@coloniallife.com  
Colonial Life & Accident Insurance Company  
– Southern California  
Kristin Lease  
Emails: KLease@ColonialLife.com  
301 E Ocean Blvd., Ste. 2000  
Long Beach, Ca 90802  
(562) 335-5648  
Products/Services: Disability, Life, Accident, Cancer, Critical Illness, Dental, Supplemental Health, Benefits Communication, Enrollment.  
Minimum case size: 3  
Serving: Nationwide

**Ease**

Contact: David Reid  
500 Treat Ave., Ste. 200  
San Francisco, CA, 94110  
(800-446-EASE  
(702) 800-2600  
Email: support@ease.com  
Website: www.ease.com  
Products: Worksite Marketing  
Serving: Nationwide

**Ebix Inc.**

Contact: Tony Bell  
1 Ebix Way  
Johns Creek, GA 30097  
(678) 681-2020  
Fax: (678) 281-2019  
Email: tony.bell@ebix.com  
Website: www.ebix.com  
Products/Services: Quoting Group/IFP, Websites, HR connect; HR Support Center, Payroll, COBRA, POP, FSA, EAP, HR Resources, Voluntary Benefits  
Serving: CA, CO, CT, DE, DC, FL, GA, MD, MO, NH, NJ, NY, OH, OK, PA, TX, VT, VA, WA

**Freedom Equity Group**

Contact: Ron Petroinovich  
152 W. Branch St., Ste. A  
Arroyo Grande CA 93420  
(877) 329-6608  
Fax: (619) 870-0212  
Email: ceopetro@fegcorp.com  
Website: www.freedomequitygroup.com  
Products/Services: Critical Illness, Worksite, Life (index & UL)  
Serving: Nationwide

**FirstVitals Health and Wellness**

Contact: Ernie Lee  
P.O. Box 2500  
Danville, CA 94526  
(925) 299-8015 (800) 922-8844  
Fax: (925) 299-8010  
Email: ernie.lee@firstvitals.com  
Website: www.firstvitals.com  
Serving: Nationwide

**LifeLock (a Symantec Company)**

Contact: Joe Zambito  
Sr. Sales Leader, CA & HI  
(949) 201-0022  
Toll free: (844) 698-8639  
Email: Joe\_Zambito@symantec.com  
Website: www.lifelockbusinessolutions.com  
Products/Services: Group Benefits, Worksite Marketing, Voluntary Benefits, LifeLock Benefits, Cybersecurity, Identity theft benefits plus Norton device security.  
Min. Case Size: 2  
Serving: Nationwide

**LifeSecure Insurance Company**

10559 Citation Dr., Ste. 300  
Brighton, MI 48116  
866-582-7701  
Email: agentsupport@yourlifefecure.com  
Individual and Worksite Products: Accident, Critical Illness, Hospital Indemnity  
Worksite-Only Product: Long Term Care

**PRAM Insurance Services Inc.**

Contact: David P. Wilson, President  
1 Point Drive, Ste. 120  
Brea, CA 92821  
(714) 672-6845  
(800) 262-7726  
Fax: (714) 255-0977  
Email: dwilson@pram.com  
Website: www.pram.com  
Products: Nationally registered Third Party Administrator (TPA) and MGU providing fully-insured and self-funded prescription drug benefit plans  
Services: PRAM provides its services to traditional employer groups, associations, government entities and individuals.  
Min. Case Size: 100  
Serving: Nationwide

**Voluntary Benefits Conference**

Contact: Jenny Dodson  
4371 Northlake Blvd., Ste. 331  
Palm Beach Gardens, FL 33410  
(561) 790-1176  
Fax: (866) 536-7041  
Email: info@voluntarybenefitsmagazine.com  
Website: www.voluntarybenefitsconference.com  
Products: Voluntary Benefits, Gap Plans, Ancillary Benefits  
Serving: Nationwide

**Voluntary Benefit Advisors (VBA)**

Contact: Jennifer Rococo  
2400 Main St., Ste. 200  
Irvine, CA 92614  
(949) 954-1300, (866) 797-3236  
Fax: (949) 954-1301  
Email: JIococo@vbadv.com  
Email: info@vbadv.com  
Website: www.vbadv.com  
Products: Voluntary Benefits  
Serving: Nationwide

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[devon@calbrokermag.com](mailto:devon@calbrokermag.com)



## ▶ ASSOCIATIONS

## { CAHU, FPA, NAIFA CALIFORNIA }

### CAHU

#### Central, CAAHU

5132 N. Palm Ave., Ste. 352  
Fresno California 93704  
559-426-6742  
Email: centralcaahu@gmail.com  
Website: www.ccahu.org

#### Desert Cities, DCAHU

74-998 Country Club Drive, Ste. 220-  
PMB 254  
Palm Desert, CA 92260  
760-610-7400  
Email: info@DCAHU.org  
Website: www.dcahu.org

#### Golden Gate, GGAHU

800-488-2506  
Email: info@ggahu.org  
Website: www.ggahu.org

#### Inland Empire, IEAHU

PO Box 11088  
San Bernardino, CA 92423  
Tel: 866-922-8387 x0  
Fax: 951-243-1618  
Email: info@ieahu.org  
Website: www.ieahu.org

#### Los Angeles, LAAHU

2520 Venture Oaks Way, Ste. 150  
Sacramento, CA 95833  
800-676-1628  
email: Info@LAAHU.org  
Website: www.laahu.org

#### North Valley, NVAHU

102 Raley Blvd., Ste. 175  
Chico, CA 95928  
General Info: info@nvahu.com  
Membership: membership@nvahu.com  
Website: http://nvahu.com/home

#### Orange County, OCAHU

1442 E. Lincoln Avenue-PMB 441  
Orange, CA 92865-1934  
Tel: 714-441-8951, ext. 3  
Fax: 858-408-2671  
Email: orangecountyahu@yahoo.com  
Website: www.ocaahu.org

#### Sacramento, SAHU

Sacramento Association of Health  
Underwriters  
PO Box 3355f  
Citrus Heights, CA 95611f  
916-565-6553  
Email: sahu@bmsch.com  
Website: http://sahu-ca.com

#### San Diego, SDAHU

10601-G Tierrasanta Boulevard-PMB 403  
San Diego, CA 92124  
858-883-2486  
Email: sdahu1@yahoo.com  
Website: www.sdahu.org

#### Santa Barbara, SBAHU

P.O. Box 30654  
Santa Barbara, CA 93130  
Email: info@sbahu.org  
Website: http://sbahu.org

#### Silicon Valley, SVAHU

2520 Venture Oaks Way, Ste. 150  
Sacramento, CA 95833  
877-748-0815  
Email: info@svahu.org  
Website: https://svahu.org

#### Ventura County, VCAHU

2520 Venture Oaks Way, Ste. 150  
Sacramento, CA 95833  
t877-623-7830  
Website: www.vcahu.com

### FPA

#### FPA of Central California CA:

Fresno, Visalia and Bakersfield areas  
www.fpacentralcal.org

#### FPA of Los Angeles CA: Los Angeles, Glendale

www.fpala.org

#### FPA of Northern California CA, NV:

Coastal Range of Western Nevada,  
Sacramento County  
www.fpanc.org

#### FPA of San Diego : San Diego County

https://fpasandiego.org

#### FPA of San Francisco San Francisco Bay area

www.fpasf.org

#### FPA of San Gabriel Valley San Gabriel Valley area

www.fpasangabrielvalley.org

#### FPA of Silicon Valley Silicon Valley, San Jose, Los Gatos

www.fpasv.org

#### FPA of the East Bay East of San Francisco to the Sacramento area

www.fpaeb.org  
FPA of the West Valleys San Fernando,  
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