



## Life is anything but predictable.

Disruptions to daily life—due to an injury or illness—are when employees need the most support. Moments like these can cause income loss and financial burden that health insurance benefits don't cover. This is where the financial protection of Life, Disability, and Supplemental Health insurance can help employees through these difficult times. While employers want to give their employees the best coverage, they may not have time to sort through the vast array of services or products.

**Lantra can help.**

Lantra makes  
shopping for  
whole health  
solutions easy  
and affordable.

## Who we are

Lantra is a new resource designed to help brokers and employers offer benefits to address the whole health of employees. Lantra provides access to preferred carriers and a curated portfolio of whole health solutions that financially protect employees and covered family members when they experience an illness or injury.

## What we do

We work closely with brokers and employers to uncover blind spots in employee coverage offerings and tailor affordable and flexible whole health solutions that address employees' well-being—and offer a whole health discount that allows employers to save on their medical plan when they add a Lantra solution.

## Why choose us

Lantra shines a light on how to better protect employees while achieving significant financial savings for employers and their employees.

## Our preferred carriers



### Lantra's whole health solutions

Life Insurance

Short Term Disability

Long Term Disability

Accident

Critical Illness

Hospital Indemnity

Leave Management

## Bundle and save



Add one or more Lantra specialty products and receive a .25% per product discount on your Medical premiums or fees, up to .75% total savings

- CareFirst 51+, fully insured group accounts are eligible for this discount. The bundling discounts will be applied to the medical premium in year one.
- If a group had prior coverage with CareFirst, and they terminated for at least one full year, they are eligible for bundling discounts for specialty products.
- All bundling discounts are subject to Underwriting review and approval.
- All Lantra-promoted products must be fully insured to be eligible for a whole health bundling discount.
- Lantra-promoted Life and Disability products should be employer paid in order to be eligible for bundling discount.
- Groups with ASO Medical may be eligible for a one-time administrative credit.

Contact your CareFirst account consultant to request a quote or learn more about our specialty insurance solutions.