



**What Benefits
could you be
offering to
retain great
employees?**



R.K. Tongue Co., Inc.



Endorsed by:

- **D.C Dental Society**
- **Virginia Dental Association**
- **Maryland State Dental Association**

The exclusive program administrator for the Professional Protector Plan® for Dentists malpractice and office insurance program in MD, DC, VA, DE, and non-exclusively in NY/TX. We offer this program nationwide for large practice groups/DSOs.

R.K. Tongue offers one stop shopping for all your coverage needs

BUSINESS COVERAGES

- Professional Liability
- Business Income / Interruption
- License Defense
- Commercial Umbrella
- Disability Insurance
- Workers' Compensation
- Cyber Liability
- Retirement Planning

EMPLOYEE BENEFITS

- Group Health Coverage
- Vision Insurance
- Group Short Term Disability
- Group Long Term Disability
- Group Life Insurance
- Voluntary Benefits
- 401k

PERSONAL LINES

- Auto Insurance
- Home / Condo
- Individual Life Insurance
- Boat Insurance
- Umbrella
- Classic Car Insurance
- Individual LTC



Why offer Benefits?

- Attract quality candidates
- Retain great employees / cost of hiring
- Help keep the entire staff healthy & productive
- Stay competitive – Hygienists shortage

***** SURVEY SAYS!!!

Per a SHRM survey, The TOP THREE benefits employees want

1. Employer sponsored Health Care
2. Life Insurance
3. Retirement

The logo for Tongue Insurance features a large, stylized green 'C' shape that frames the text. The text is in a dark blue, serif font. The word 'TONGUE' is the largest and most prominent, followed by 'Insurance' in a smaller size, and 'R. K. Tongue Co., Inc.' at the bottom in the same size as 'Insurance'.

TONGUE
Insurance
R. K. Tongue Co., Inc.



Group Medical

D.C. Health Link

Groups as small as TWO

Customize to suit your needs

HSA Compatible available

Federal Special Open Enrollment (waive minimums and contribution requirements)

Tax advantages

Lower FICA

Increase employee take home

All Carriers available:

- Carefirst
- Aetna
- Kaiser
- UHC

Assist in implementation, onboarding –digitally or on paper.

UNHAPPY with your broker?

Haven't heard from your broker lately?

It's super easy to switch!

Short & Long Term Disability

Why disability coverage?

- Alleviates financial burden to employee and to you as the employer
- Sickness
- Injury / Surgery
- Maternity Leave

Carriers

- UNUM
- Guardian
- Lincoln Financial
- Principal



Group Life Insurance

- Affordable
- Many do not have other coverage
- Alleviates financial burden to family
- Flat amount or salary match
- Guaranteed Issue
- Spousal and dependent coverage available



Voluntary Benefits

An additional layer of financial protection for your employees and their families in the event of a serious accident or illness

- Accident
- Hospital
- Cancer insurance
- Critical Illness
- Pet Insurance
- Offered through the employer
- Employee paid
- Portable



CONTACT INFORMATION

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