

# Livian™

## PERKS

A **Healthy Future**  
Starts with a Plan



**Your alternative to high-priced health insurance exchanges is here!**

Stay healthy and secure while saving on premiums for medical, dental, vision and more. Just another perk of being a Livian Agent or market center associate.



### Medical, Dental, and Vision

Access to medical, dental & vision insurance. Options for sole proprietors and guaranteed-issue limited plans!



### Worksite Voluntary Benefits

Short-term disability, hospital indemnity, accident, and critical illness coverages help keep your finances secure in the event of a major incident.



### Health Savings Account

Tax-free when you add funds to it and tax-free when you use it on qualified medical, dental, vision, and more for yourself and your dependents.



### Term Life

Easily obtain coverage, which is portable and will protect your family and lifestyle.



### Disability Income Insurance

You'll also have access to long-term disability coverage to help build a secure future. In the event you become sick or injured, disability income insurance can replace a portion your income, protect your lifestyle, and avoid the financial burden of healthcare cost.

Take the first step:

[www.livianperks.com](http://www.livianperks.com)

Have Questions?

[livianperks@livian.com](mailto:livianperks@livian.com)

Keller Williams Realty, Inc. (KWRI) has partnered with various unaffiliated licensed insurance producers to offer medical, dental, vision, term life, and other insurance and related products (the "Program") to employees of KWRI's independent franchisees and their independent real estate agents (collectively, "Consumers"). Real Estate Agent Insurance Services, LLC (REAIS), an affiliate of KWRI, is a licensed producer involved in marketing and advertising the Program to Consumers, but not in selling insurance products. KWRI and REALIS do not represent, and will not provide assistance or recommendations to, any Consumer regarding insurance coverage terms and conditions. Participation in the Program is 100% optional, and KWRI and REALIS do not assume any responsibility as to the suitability of insurance products purchased in connection with the Program.

Questions regarding medical, dental, vision, hospital indemnity, critical illness, accident, or short-term disability products should be directed to Decisely Insurance Services, LLC at 800-276-0021 or [kellerwilliamsbenefits@decisely.com](mailto:kellerwilliamsbenefits@decisely.com).

Questions regarding the health savings account product should be directed to MotivHealth at 800-737-6051.

Questions regarding long-term disability, accident, or term life products should be directed to Capstone Financial at 404-926-1318 or [benefits@capstonefn.com](mailto:benefits@capstonefn.com) or to the Massachusetts Mutual Life Insurance Company at 800-272-1000.

While KWRI intends for the Program to be available to all Consumers located in the U.S., it is currently only available in select states. Please confirm Program availability in your state prior to signing up. CRN202508-2885756.