

CHAMBER OF COMMERCE SPONSORED



Group Insurance Products

To benefit our members, your Chamber participates in the Healthy Business AllianceSM, a statewide program with over 135 Chambers who have used large group buying power to negotiate advantages on group products. Many include discounted premiums. Products are made available through well-known carriers and sold through local insurance agents. Here's what's available to Chamber-member businesses:

Fully-Insured Group Health Insurance - All medical discounts are subject to Georgia small group rating regulations

- Blue Cross Blue Shield of Georgia* (BCBSGa): 2-50 employees
 - 3-5% discounts, depending on group size, for member businesses who move their coverage to BCBSGa and a 3% discount off renewal rates for current customers who join a participating Chamber
- United HealthCare of Georgia (UHC): 2-50 employees
 - 5% discount for member business who move their coverage to UHC and a 2% discount off renewal rates for current customers who join a participating Chamber

Innovative, Self-Funded Group Health Insurance – Exclusive offering for groups with 50 – 750 employees

- APOLLO HEALTHCARE
 - WellCap – A unique design that combines the safety of fully insured with the direct savings opportunity of Self-Funding
 - Powerful, Positive Wellness Engagement

Group and Voluntary Dental, Term Life Insurance, Vision Care, Disability Income Protection

- United HealthCare of Georgia offers a 5% discount on group and voluntary plans. They also offer administrative savings of up to \$7.00 per enrolled employee per month if bundled with medical. For groups of 2-50
- Companion Life Insurance Company offers a 5% discount on group dental plans, group term life insurance and short term disability income protection.
- Avesis Incorporated offers a 10% discount on vision plans.
- CT Group offers a 10% discount on Group and Voluntary Term Life and Group and Voluntary Short Term Disability and Intermediate Disability for businesses with 2-9 enrolled employees.

Health Savings Accounts - Special banking accounts to coordinate with HSA qualified High Deductible Health Plans

- HSA Bank
 - Lower account minimums and lower monthly fees
 - No charge for paper statements and no minimum balance required to invest, no fees to invest
 - Portable

Integrated Payroll Platform – combines traditional payroll capabilities with fully integrated Time & Attendance, HR and Benefits Administration components

- Netchex
 - Prepares you for reporting requirements for HealthCare Reform
 - W-2 Reporting Changes
 - Insurance Exchanges
 - Means Testing for Subsidies
 - Cadillac Tax
 - Future Healthcare mandates
 - Section 125 Compliance
 - COBRA Compliance
 - 401K Administration
 - Total Comp Statements

Disability Overhead Expense -of particular importance to Doctors, Lawyers and Accountants

- Union Central Life Insurance Company offers disability overhead expense protection, with a tax-deductible premium, providing cash reimbursement of covered business overhead expenses. Qualified member businesses are eligible for discounts of 15% or more.

Long Term Care - More affordable on a group basis

- Genworth Financial offers a 5% discount with a minimum of 7 employees enrolled
- John Hancock offers a 5% discount with a minimum of 4 employees enrolled

Travel Medical and Trip Cancellation Insurance

- Seven Corners offers low priced** coverage for individuals of all ages, families and groups
 - Up to \$1million in medical benefits available with access to over 14,000 providers worldwide
 - Claims processing worldwide and in multiple currencies

**An independent licensee of the Blue Cross Blue Shield Association and participant in the MemberCare AllianceSM program.*

***as compared to most airline travel policies*

For more information, contact your local health insurance agent or Purchasing Alliance Solutions, Inc., the company who developed the Healthy Business AllianceSM