GREATER HALL
CHAMBER OF COMMERCE

Chamber Sponsored Business Benefits Programs

To benefit our members, the Greater Hall Chamber of Commerce participates in the Healthy Business Alliance[sm] which is part of a statewide program with over 140 Chambers serving more than 150 Georgia counties and communities who use 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 is available to Chamber-member businesses:

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

- UnitedHealthcare of Georgia (UHC): 2-50 employees
  - Up to a 5% discount for member businesses that move their coverage to UHC and up to 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 – 2,000 employees**

- APOLLO HEALTHCARE
  - WellCap – A unique design that combines the safety of fully insured with the direct savings opportunity of Self-Funding
  - Powerful, Positive & Effective Wellness Engagement
  - Exclusive wellness incentive for Chamber members

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

- UnitedHealthcare 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 2-99.
- Companion Life Insurance Company
  - Special savings for groups currently participating with any insurance carrier offered in the Chamber-sponsored program: 5% for groups of 2-9 and 10% for groups of 10-100 below their current, in-force premium on group term life and AD&D, dependent life, short-term disability and dental insurance, with no underwriting.[1]
  - A 5% discount for Chamber member groups who are not currently participating in the program on group & voluntary dental plans, group term life insurance and short term disability income protection.
- Principal Financial Group
  - Chamber members receive 10%-30% discount off individual disability insurance for individuals and business owners, depending upon product chosen and other factors.
  - Business succession planning – Informal business valuations and buy/sell reviews, retirement income planning
  - Products include individual, overhead expense, buy-out, loan protection, and key person policies.

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Group and Voluntary Dental, Term Life Insurance, Vision Care, Disability Income Protection (cont'd)

- 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.
- Delta Dental gives chamber members a 6% rate discount on employer-paid plans, with no waiting period and a two year rate guarantee. Must have a minimum of five employees to participate.

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

- HSA Bank
  - Lower account minimums and lower monthly fees for Chamber members
  - No charge for Chamber members 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, 401K, HR and Benefits Administration components

- Netchex – Special pricing for Chamber members
  - Prepares you for current and future HealthCare Reform reporting requirements including:
    - W-2 Reporting Changes
    - Insurance Exchanges
    - Means Testing for Subsidies
    - Cadillac Tax
  - Section 125 Compliance
  - COBRA Compliance
  - 401K Administration
  - Total Compensation 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.

Travel Medical and Trip Cancellation Insurance

- Seven Corners offers low priced coverage for individuals of all ages, families and groups[2]
  - Up to $1 million in medical benefits available with access to over 14,000 providers worldwide
  - Claims processing worldwide and in multiple currencies

[1] does not include groups currently with Companion Life
[2] as compared to most airline travel policies

For more information, contact your local insurance agent, the Greater Hall Chamber of Commerce, or Brett LaTourette of Purchasing Alliance Solutions, Inc., the company who developed the Healthy Business Alliance[sm] program for Chamber members, at 800-782-8254 or at **blatourette@purchasingalliance.com**.

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