



# JOIN the Voluntary Employee Benefits Program

- EXCLUSIVE to CCBA Member Companies
  - Association-priced program
  - AVAILABLE NOW!

As the cost of healthcare escalates, this program **ADDS** value for employees and their families by helping to bridge gaps that your other group healthcare plans have!

*This program can also reduce # of workmans' compensation claims.*

**EMPLOYERS – EASY Set Up**

**EMPLOYEES – EASY Sign up**

**Easy to Integrate with your current overall Benefits program...**

- All products can be automated via Payroll Deduction
- Guaranteed Issue for Employees and Dependents
- Previous Health Issues Guaranteed Coverage
- **Discounted, Association-Based Rates**

## Benefits Offered

### Short-term Disability

- Paid during summer month
- Save Your Sick Days and leave time
- **Guaranteed Issue**
- Available up to \$5,000 benefit per month
- Pays in addition to other benefits

### Cancer Insurance Protection

- No Lifetime Limits
- Wellness and Mammography Benefits Annual
- **Guaranteed Issue**
- Fully Portable
- High Benefits available

### Accident Insurance Protection

- On and Off-job coverage
- Broken Bones, Dislocations, Doctors' Visits, Hospital and many other
- Ambulance, Transportation, Family Lodging
- Outpatient Surgery, Emergency Room, Concussions
- **Guaranteed Issue** with no Pre-ex
- Can help reduce fraudulent WC claims

### Long-Term Care with Life Insurance

- **Guaranteed Issue**
- > 500 lives \$150,000; < 500 lives \$100,000
- Spouses eligible and **Guaranteed Issue**
  - Lesser of 50% of employee election or \$15,000
- Convertible and has Continuation of Coverage
- 3X Death Benefit

### Lifetime Benefit Term Insurance

- **Guaranteed Issue**
- Employer > 500 lives \$150,000; < 500 lives \$100,000
- Spouse Maximum \$25,000 Amount Guaranteed Issue
- Child/Grandchild/Dependent maximum \$25,000
- Level rate to age 100

### Critical Illness Protection

- **Guaranteed Issue**
- Employer > 500 lives \$30,000; < 500 lives \$25,000
- Spouses and Dependents receive 50% of employee amount if coverage is elected
- Wellness Benefit
- Coverage for Heart, Stroke, Renal Failure and more

# JOIN the Voluntary Employee Benefits Program



- What makes the program unique?
- Why should an employer set up the program?
  - Why should anyone sign up?

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- ⇒ Each active employee is eligible for **Guaranteed Issue** Benefits regardless of health
  - ⇒ Preferred rates as compared to the standard market because of CCBA
  - ⇒ Quality of the benefits in the program are higher compared to the standard market
  - ⇒ Coverage for family members is available. (non-disabled spouse and children.)
  - ⇒ Outstanding service provided by top tier benefits providers and your Association
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## SERVICES

- Multiple Carriers available with single source billing (one bill)
  - Professional benefits communication team with on-site benefits counselors
  - Toll free # for all claims and service calls
  - Data Feeds Available
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## What do I need to do?

- **EMPLOYERS:** Review Program options. Contact Mike Mewborne or Mike Slade to get your questions answered and sign up. **There is NO COST TO PARTICIPATE.**
- **EMPLOYEES:** Check with your HR/Benefits Manager to confirm your company's participation. Visit the Voluntary Benefits website to obtain information on the coverage you are interested in.

Toll Free Phone: 1-844-233-7742

Email: [VoluntaryBenefits@swett.com](mailto:VoluntaryBenefits@swett.com)



*Scan code to visit website:*

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### Employer Questions / Contacts

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