

Insurance Fund Group Benefits Program for 2 - 9 Employees - *Advantages*

Group Advantages Program

Benefits may be provided "stand-alone" or in any combination. All plan rates are guaranteed to January 1, 2015.

Life and AD&D Advantages

- **Up to \$25,000** per employee Guaranteed Issue for groups of 2, 3, or 4 employees.
- **Up to \$75,000** per employee Guaranteed Issue for groups of 5 to 9 employees.

Long Term Disability Advantages

- For 2, 3, or 4 employees– Guaranteed Issue for benefits up to 60% to \$3,000, 180 day EP, 2 year own occupation definition, 5 year benefit duration.
- For 5 to 9 employees– Guaranteed Issue for benefits up to 60% to \$5,000, 180 day EP, 2 year own occupation definition, to SSNRA benefit duration.

Dental Advantages

- **No** service waiting periods.
- 2-tier, 3-tier or 4-tier rates available.
- **All** plans include Dental Rewards.
- **All** 100/80/50% coinsurance plans include Fusion 150 Vision Care at no additional cost.
- Fusion 100 or Fusion 150 Vision Care is available at an additional cost with all other plans.
- Out-of-network expenses paid at 90th percentile of UCR.

Member Benefits

- **Business Advocacy**
- Toll-free service for human resources information – *The Resourceline*
- Made in New York website—www.madeinny.org
- Fix New York— Make your voice heard in Albany
- Discounted customized shipping services—*FedEx, USF/NewPenn, YRC*
- Discounted payroll services – *Ovation*
- Discounted Employment Law Survival Guides
- Discounted office products and services – *OfficeMax Partner Advantages*
- Discounted background investigation/drug testing - *Alliance Worldwide*

The "Peace of Mind" Advantage

Since 1957, The Business Council Insurance Fund has been administering group benefits for thousands of companies throughout New York State. All *Advantages Program* member/clients benefit from this long tradition of high quality, personalized customer service.