

# Chamber Options Introduces a Health Insurance Program.

The # 1 request we have received from all of our Chamber of Commerce Members - year after year -has been for us to come up with affordable options to provide health insurance to their employees. After a 2 – year due diligence process, we are confident we have developed a solution that will benefit many of our Employer Members. Each of our **Chamber Options** Programs is designed to meet the specific needs of you or your company.

## Services Offered:

- **MEDICAL INSURANCE**
- **DENTAL INSURANCE**
- **LIFE INSURANCE**
- **EXPERIENCED, DEDICATED STAFF**
- **ENROLLMENT ASSISTANCE**
- **CLAIMS & PROBLEM SOLVING**
- **HR & RELATED SERVICES**
- **ON LINE SERVICES**

## Other Services Offered:

- **Flexible Spending Account**
- **COBRA & HIPAA SERVICES**
- **Vision Insurance**
- **Voluntary Plans**

**Chamber Options.** We have negotiated with several insurance carriers to give your company more options for Health Insurance for your Business. We also have access to several individual markets for health insurance to provide individuals with the most competitive rates for individual insurance.

**Each company is medically underwritten with all our insurance carriers.**

## HEALTH ADVOCATE PROGRAM

We also have for Chamber member clients an Exclusive Program at no additional charge. Once you become a **Chamber Options** policy holder and need help, you will be assigned your own Personal Health Advocate ...typically a Registered Nurse. If you have any kind of



## CONSUMER DRIVEN HEALTH PLANS

We can offer these new cost saving plans to **Individuals, Small, AND Large employers** who do not have access to these plans now. These plans can reduce your premium up to 20, 30 or 40%.

HSA's - Health Savings Accounts HRA's - Health Reimbursement Arrangements

## UNITED HEALTHCARE

We have negotiated 14 exclusive Health Insurance plans for Chamber members only.

We are proud to offer the Least Expensive rates in Alabama for Group Life, Disability and Dental insurance. All Chamber members will receive a 5% discount from United Health Care through **Chamber Options**.

## ASSURANT HEALTH PLANS

We can offer over 20 different Health Insurance Plans including Consumer Driven Plans. Plus for Chamber members only, when you enroll in an Assurant group medical plan a Dental Plan can be added that only costs \$1.00 per employee per month.

problem or question about your or your family's Health Insurance, (even if they are covered by another Health Plan), you can call your Health Advocate. Your Health Advocate will help you navigate the Healthcare system with any kind of problem from claim issues, finding a doctor, my medication pills are a different color to Medicare problems with your parents.

**To learn more about CHAMBER OPTIONS or to get a Quote, please come visit us at:**

**[www.ccaaChamberOptions.com](http://www.ccaaChamberOptions.com)**



ASSURANT  
Health

HUMANA  
Guidance when you need it most

## What We Do:

- Ask questions. Prescription without diagnosis is malpractice.
- Listen. We cannot meet your needs and goals without first determining what they are.
- Research. Healthcare is an ever-evolving field. Keeping up with the marketplace, and current regulations, is a full-time job. You don't have time to do it --- so we do.
- Organize. The data involved in a healthcare proposal can be confusing. We organize that data into a clear and concise format so that you don't have to spend valuable time deciphering it.
- Educate. Sharing our extensive experience and knowledge puts you in position to make the best possible decision for your employees --- and your bottom line.
- Advocate. As active leaders in our industry, we are continually working "behind the scenes" to keep the healthcare environment healthy for you and your employees.
- Serve. That's not just a word to us --- it's what we do. Your best interest is our only concern.

## What We Don't Do:

- Sell. We are not here to sell you an insurance policy. We are here to guide you through the complicated healthcare system and ensure that you and your employees are receiving optimal coverage at an optimal price.
- Omit. In order to make informed decisions, you need all of the available information --- not just that which makes our recommendation look favorable.
- Disappear. Enrollment is just the beginning. Ongoing support, advocacy and service are the things that set us apart.



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## **PAYDAY PROTECTOR**

We offer two Employer PayDay Protector options packaged with an Employee Choice option to purchase additional coverage.

### ✓ PayDay Protector

- ✓ \$10,000 Group Term Life Insurance
- ✓ \$200 Short Term Disability/Wk  
(for either 6 or 12 weeks)

### ✓ PayDay Protector Plus

- ✓ \$20,000 Group Term Life Insurance
- ✓ \$300 Short Term Disability/Wk  
(for either 6 or 12 weeks)

### ✓ Employee Choice

- ✓ Additional \$25,000 Group Term Life Insurance
- ✓ Additional \$100 Short Term Disability/Wk

- *Guarantee Issue*
- *No Pre-Existing Conditions*
- *Stand Alone- No medical coverage required*
- *Minimum - 2 employees*

**To learn more or for a quote visit  
[www.ccaaChamberOptions.com](http://www.ccaaChamberOptions.com)  
**Questions?****

**Call us: (866) 673-1533  
FAX # (205) 868-9333**



## **Health Insurance**