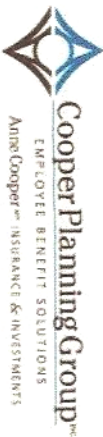


To ensure a complete understanding of the plans and an accurate enrollment we offer:

- An open enrollment benefit fair and periodic benefit events at the Chamber office for all current and prospective members and their employees.
 - Benefit plan presentations, employee meetings and one-on-one enrollments:
 - At the Chamber Office
 - On site - At your company and/Or
- Cooper Planning Group will set up your plan to meet your needs including:
- ✓ Enrollment/Payroll deduction forms
 - ✓ Waiver forms
 - ✓ Optional payroll co-ordination
 - ✓ Consolidated monthly/quarterly billing
 - ✓ Easy one contact notification process for additions, terminations and other changes or issues
 - ✓ Complete COBRA administration
 - ✓ HR assistance
 - ✓ Claims Assistance
 - ✓ Wellness programs
 - ✓ And more.....

And, if your company's needs are not meet by our Core Health Plans, dependent on your organization, we may be able to help!



50 Tarn Trail, PO Box 262
Glenwood, NY 14069
716-794-3009 fax: 592-9004

OTHER

New York State Required DBL

- Standard coverage:
- ✓ 50% of weekly income up to \$170/wk
 - ✓ 7 day waiting period
 - ✓ 26 weeks of benefits

How about an additional benefit your employees will value - at an extremely reasonable rate? Consider adding one of the following enhancements:

- Enriched Options:
 - 1.5 times weekly max: up to \$255/wk
 - 2 times weekly max: up to \$340/wk
 - 3 times weekly max: up to \$510/wk
 - 4 times weekly max: up to \$680/wk
 - 5 times weekly max: up to \$850/wk
- In Hospital Rider – eliminates 7 day wait if hospitalized
 - \$10,000 group life only \$3/mo
 - \$25,000 AD&D only \$1/mo
 - \$50,000 AD&D only \$2/mo

covered dismemberment is 50% of death benefit

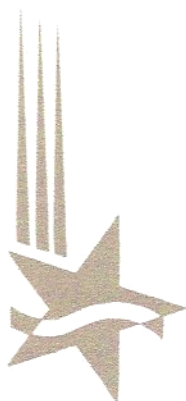


Worker's Compensation
"Pay as you go"

HR Assistance Wellness Programs/Discounts Retirement Plan Services

- Simple IRA Plans
- 401(k)/ProfitSharing
- Payroll deduction IRA/Roth
- SEP IRA plans
- IRA rollovers

Cooper Planning Group and Cadaret Rantl & Co. are separate entities
Securities offered through Cadaret Grant & Co., Inc., member FINRA/SIPC
Supervising Branch Office: The Wright Investment Group
122 West Ave., Lockport, NY 14094 (716-434-3347)



SPRINGVILLE AREA
CHAMBER
OF COMMERCE

March 2012- March 2013 Employee Benefit Plan Offerings

The Springville Chamber of Commerce is pleased to offer its members a comprehensive line up of employee benefits for the 2012-2013 plan year. With hands-on, personalized service from our new service provider, Cooper Planning Group, we hope you find these offerings beneficial to your company.

Chamber Office -592-4746
Plan administration contact:
Office – 794-3009
Fax – 592-9004
Email: BBBenefits@Roadrunner.com
(ExtraMile)

OPTIONAL Benefits



Dental

PPO
Cleaning – 100%

Fillings – 80%

\$50 per person deductible

\$750/year max benefit

<u>Single</u>	<u>Double</u>	<u>EE/Children</u>	<u>Family</u>
\$28.58	\$57.16	\$64.01	\$82.30

Vision

Eye Exam – once every 12 months

Lenses – once every 12 months

Contacts – once every 24 months

Frame allowance

<u>Single</u>	<u>Family</u>
\$5.50	\$12.88



Dental – Standard Indemnity

- See your own dentist

- Orthodontic and cosmetic riders available

Personal Disability Income Protector

Plan

Benefit periods – 3, 6, 12or 24 months

Elimination periods

- 0/7; 0/14; 7/14

- 0/30; 30/30

- 60/60; 90/90; 180/180

Monthly Benefits: \$500 - \$5,000

CORE Benefits

Standard Health Plans



All plans include preventive care paid in full and cover children up to age 26

Option I HMO – 104

\$25 OV co-pay

\$40 Specialist OV co-pay

\$250 Hospital co-pay

\$15/\$50/50% RX

<u>Single</u>	<u>Double</u>	<u>EE/Children</u>	<u>Family</u>
\$491.91	\$1008.42	\$1046.29	\$1451.88

Option II POS – 250D – “Hybrid”

\$25 OV co-pay

\$40 Specialist OV co-pay

20% co-insurance Xrays, Outpatient Surgery, Urgent Care and more

Hospital/ER/Ambulance - \$1000/\$2,000

Deductible then 20% co-insurance

\$15/\$50/50% RX

<u>Single</u>	<u>Double</u>	<u>EE/Children</u>	<u>Family</u>
\$324.50	\$665.23	\$692.94	\$957.40

Option III High Deductible 8100 - 1

Health Savings Account Qualified

\$1,500/\$3,000 deductible after which:

- 20% all services with a maximum out of pocket of \$4,000/\$8,000
- \$15/\$50/50% RX

<u>Single</u>	<u>Double</u>	<u>EE/Children</u>	<u>Family</u>
\$256.80	\$526.45	\$547.16	\$725.98

**Health Savings Accounts – multiple providers to choose from.

These descriptions are summaries and do not fully describe the coverage or represent a contract for coverage. Rates are quoted on a monthly basis and do not include the monthly service fee.

Supplemental Benefits



Payroll Deducted

Plan Highlights:

Accident – Advantage 2

- Accident ER treatment \$120

- Initial Hospitalization \$1,000

- Follow-up visit \$50

- Accident Death \$150,000

Maximum Difference (Cancer)

- Initial treatment \$3,000

- Injected Chemo \$900

- Hospital confinement \$300/day

Personal Sickness Indemnity 2

- Hospital confinement \$120-\$160

- Physician visits \$15-\$25

- Major diagnostic exams \$150

- Surgical \$100-\$2,000

Hospital Protection I

- H.S.A. compatible

- Hospital \$395/day; 1st 5 days

- \$100/day daily confinement

Hospital Protection II

- Hospital \$395/day; 1st 5 days

- \$100/day daily confinement

- Surgical Benefit \$50-\$1,000

- Outpatient surgical room charge \$100-\$300

- Invasive diagnostic exam - \$100

Life Protector - Individual Term Life

- 10yr, 20yr, 30 yr terms

- Up to \$200,000

- Spouse and Child coverage available

Descriptions are summaries only and do not fully describe the policies or represent a contract for coverage.